

From: Jim [jim@winter-troutwine.com]
Sent: Wednesday, December 22, 2004 12:54 PM
To: Comments, Regs
Subject: "2004-53 Community Reinvestment Act"

Jim Winter-Troutwine, AIA
President WTA

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"Thrifts should continue to be fully accountable under CRA for making investments and providing services. I oppose the OTS proposal to consider favorably rural community development activities that do not primarily benefit low-income people or communities."

Sincerely,

Jim Winter-Troutwine AIA
Preservation Architect