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**From:** Robert Dwelle [rdwelle@habitatlb.org]

**Sent:** Monday, January 24, 2005 2:49 PM

**To:** Comments, Regs

**Subject:** 2004-5 Community Reinvestment Act

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

In the middle of a major affordable housing crisis, how could you shut off a major support line to affordable housing???