From: Veronica Jaeger [vjaeger@BICKERDIKE.ORG]

Sent: Monday, December 20, 2004 3:15 PM

To: Comments, Regs

Subject: 2004-53 Community Reinvestment Act

Thrifts should continue to be fully accountable under the Community Reinvestment Act 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,

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