

From: Elysse [elysse@marykay.com]

Sent: Friday, December 24, 2004 6:43 AM

To: Comments, Regs

Subject: 2004-53 Community Reinvestment Act

I oppose the OTS proposal to consider favorably rural community development activities that do not primarily benefit low-income people or communities.

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"If you are neutral in situations of injustice, you have chosen the side of the oppressor." ~Bishop Desmond Tutu