From: Eric Avner [eric.avner@cinocbc.com]
Sent: Saturday, January 22, 2005 9:55 PM

To: Comments, Regs

Subject: 2004-53 Community Reinvestment Act

## To whom it may concern:

As Vice Chair of the Board of Directors for the Cincinnati Development Fund, I am writing to support the position that 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. This is an issue that continues to be very important to the continued revitalization of our City. Thank you.

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