

**From:** Mark Grovic [MGrovic@rhsmith.umd.edu]  
**Sent:** Monday, December 20, 2004 3:22 PM  
**To:** Comments, Regs  
**Subject:** 2004-53 Community Reinvestment Act

Thriffs 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 communities.

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