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Sent: Monday, December 20, 2004 10:30 PM
To: Comments, Regs
Subject: 2004-53 Community Reinvestment Act

Thrifts 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 or communities.

There is an urgent need for urban economic revitalization in distressed communities. If CRA provisions are changed under the latest proposal, private sector disinvestment will occur in the poorer urban communities and will reverse the positive development and rehabilitation of blighted neighborhoods that has been stimulated by CRA in the first place.

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