

**Evans, Sandra E**

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**From:** younghr@fuse.net  
**Sent:** Wednesday, December 22, 2004 6:08 PM  
**To:** Comments, Regs  
**Subject:** 2004-53 Community Reinvestment Act

I oppose the OTS proposal to consider favorable rural community development activities that do not primarily benefit LOW-INCOME people or communities. Thrifts should continue to be fully accountable under CRA for making investments and providing services.

Please listen to our voices! I truly believe we are to love our neighbor and one way to show that love is to enable them to have affordable housing.....I feel very passionately about this.

Please pray about this most important decision. Thanks and God Bless.

sincerely,

Holly Young