

**From:** Kristin Oxendale [koxendale@lcdc.net]

**Sent:** Wednesday, December 22, 2004 2:27 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.

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