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Sent: Monday, January 24, 2005 3:35 PM
To: Comments, Regs
Subject: 2004-53 Community Reinvestment Act

To whom it may concern:

Please be advised that I am opposed to the OTS proposal to consider favorably rural community development activities that do not primarily benefit low-income people or communities. The housing needs of the working poor and even our teachers and state, county and city employees are in a state of crisis. We need CRA to continue to focus on the needs of this population in order to begin to address the needs of the entire community. Additionally, all federally insured financial institutions should continue to be fully accountable under CRA for making investments and providing services to low income populations and their communities. Please do not change the mission or objectives of the CRA.

Thank you.

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