

From: Phil Manion [PMANION@achsng.com]
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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.

Philip Manion
Director,
Resident Services Department
Allegheny County Housing Authority
625 Stanwix Street, Ste 1200
Pittsburgh, PA. 15222
(412)402-2422
fax: (412)402-2654

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