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**From:** DAVID WOMACK [dm.womack@verizon.net]  
**Sent:** Monday, January 24, 2005 11:44 PM  
**To:** Comments, Regs  
**Subject:** 2004-53 Community Reinvestment Act

I am writing to express my belief that the Community Reinvestment Act should continue in its current form. Structures and vehicles are available in the marketplace that make fulfilling the requirements of the law uncomplicated, no matter the size of the institution. These rules were enacted specifically to remedy years of systematic under investment in URBAN communities. The conditions that gave rise to the Act still exist today. All federally insured financial institutions should continue to be fully accountable under CRA for making investments and providing services. I also 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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