From: Miller, Hydie [hmiller@uwsepa.org]
Sent: Friday, January 21, 2005 11:08 AM

To: Comments, Regs

Thank you,

**Subject:** 2004-53 Community Reinvestment Act

As someone who is concerned about the overall welfare of low-income people, I also oppose the OTS proposal to consider favorably rural community development activities.over generally low-income people or communities. All federally insured financial institutions should continue to be fully accountable under CRA for making investments and providing services.

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What Matters

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