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**From:** Kathy Gately [kgately@nsbank.com]  
**Sent:** Monday, January 24, 2005 9:37 PM  
**To:** Comments, Regs  
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Comments on OTS CRA proposal as published in the Federal Register on November 24, 2004.

Kathy Gately  
Credit Compliance Manager  
Zions Bancorporation  
702.657.3528