

From: Stephen\_Kiger@usc.salvationarmy.org  
Sent: Saturday, December 25, 2004 8:37 PM  
To: Comments, Regs  
Subject: 2004-53 Community Reinvestment Act

This message is to state that I believe that 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.

Sincerely,

Stephen Kiger

Be sure to visit us on the web at:

<http://www.usc.salvationarmy.org/newalbany>

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