

From: Daryn Edwards [dedwards@cicadaarchitecture.com]
Sent: Monday, December 20, 2004 3:10 PM
To: Comments, Regs
Subject: 2004-53 Community Reinvestment Act

To whom it may concern:

rifts 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.

Thank you,
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