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**From:** David Ziv-Kreger [dzivkreger@CTACUSA.com]  
**Sent:** Tuesday, January 25, 2005 11:34 AM  
**To:** Comments, Regs  
**Subject:** 2004-53 Community Reinvestment Act

Dear Sir or Madam:

I am writing to express my urgent view that 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

Thank you,

Dr. David Ziv-Kreger

Director of Development

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