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Sent: Friday, January 07, 2005 10:32 AM

To: Comments, Regs

Cc: SENDORG@aol.com

Subject: 2004-53 Community Reinvestment Act

I am opposed to the OTS proposal to reduce incentives that benefit urban centers where poverty and neighborhood decay is most prevalent. Changes that would shift resources to the rural areas of the country would systematically be damaging to the entire country over time. Thrifts should be held to higher standards and levels of accountability to the urban centers of our nation not be held less accountable.

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