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MEMORANDUM

To: Office of Thrift Supervision
From: Milford Housing Development Corporation
Subject: 2004-53, 2004-54
Date: January 24, 2005

Milford Housing Development Corporation strongly opposes the OTS proposal to give CRA credit to thrift institutions for activities in rural and disaster areas with no benefit for low and moderate-income people and places. It is also essential that large institutions remain accountable for investments and services as well as their lending.

Thank you for your time and attention.





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Facsimile Transmittal Sheet

To:	OTS	From:	Russell Huxtable
Fax:	202-906-6518	Pages:	2 including cover
Phone:		Date:	1/24/2005
Re:	2004-53, 2004-54	CC:	

If unreadable or incomplete, please contact operator at (302) 422-8255.

REMARKS OR SPECIAL INSTRUCTIONS:

Please find the enclosed fax memo.

Thank you,

Russell Huxtable
COO/Vice President

*A NON-PROFIT COMMUNITY HOUSING DEVELOPMENT ORGANIZATION
SERVING KENT AND SUSSEX COUNTIES IN DELAWARE*

