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Sent: Monday, January 24, 2005 2:12 PM
To: Comments, Regs
Cc: jen_jardine@rebuildingtogether.org; gsecord@hartford.gov; gina@rebuildingstgr.org
Subject: 2004-53 Community Reinvestment Act

I am appalled that OTS is considering removing the CRA requirements. This reinvestment by financial institutions in their own communities has had a major impact on low-income populations in small, medium and large urban communities alike.

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.

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