

From: Steve Rodriguez [srodriguez@BOEDC.org]
Sent: Tuesday, December 28, 2004 9:23 AM
To: Comments, Regs
Subject: 2004-53 Community Reinvestment Act

Dear Sirs:

I am writing in support of the following statement that "Thrifts 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." As a long time resident of the Bronx and in my current position working in the Southern section of the Bronx, I firmly believe that this ruling would only hamper further development that is currently being fueled by CRA and the banking industry that such ruling encourages to reinvest.

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