

From: Michael Leo Owens [mowens4@emory.edu]

Sent: Monday, December 20, 2004 2:29 PM

To: Comments, Regs

Subject: 2004-53 Community Reinvestment Act

Thrifths 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.

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