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To: Comments, Regs
Subject: 2004-53 Community Reinvestment Act

I believe 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. The CRA provides needed resources to communities not served by most financial institutions. Removing these requirements would be disastrous to needy communities of hardworking adults and their children.

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