

From: Joyce McAdams [jopse_61@yahoo.com]
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To: Comments, Regs
Subject: 2004-53 Community Reinvestment Act

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. How can low-income people or communities discover that there is a better way if you cut off the money? It cannot. If anything there should be more done than has been done. New initiatives endorsed and there has never been anything wrong with holding people fully accountable.

Thank you.
Fanning Road Neighborhood Association
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