

From: jperlman@SwopeCommunityBuilders.org
Sent: Friday, January 21, 2005 11:59 AM
To: Comments, Regs
Subject: 2004-53 Community Reinvestment Act

Good Morning:

Regarding the above referenced regulation, I believe that all federally insured financial institutions should continue to be fully accountable under CRA for making investments and providing services.

Additionally, 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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