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**From:** Denise Hubbard [reverseinfo@earthlink.net]  
**Sent:** Monday, January 24, 2005 12:53 PM  
**To:** Comments, Regs  
**Subject:** 2004-53, 2004-54

MEMORANDUM

To: Office of Thrift Supervision

From: Denise Hubbard  
Vice Chair - Laconia Area Community Land Trust

Date: January 24, 2005

I **strongly oppose** the pending OTS proposal to give CRA credit to thrift institutions for activities in rural and disaster areas with no benefit for low and moderate income people. It is also vital that large institutions remain accountable for investments and services as well as their lending. Many low and moderate income households would be harmed if this proposal passes.

Thank you for your time and attention to this matter.

Denise Hubbard  
21 Edwards St.  
Laconia, NH 03246  
[reverseinfo@earthlink.net](mailto:reverseinfo@earthlink.net)  
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