

From: Cynthia Light [clight@isles.org]
Sent: Tuesday, December 21, 2004 8:37 AM
To: Comments, Regs
Subject: 2004-53 Community Reinvestment Act

I oppose the OTS proposal to consider favorably rural community development activities that do not primarily benefit low-income people or communities.

I work in the low income community in Trenton, New Jersey. CRA investment is crucial to the work we do.

Thirfts should continue to be fully accountable under CRA for making investments and providing services.

Fostering self-reliant families in healthy, sustainable communities

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