

From: Harold Fisher [hfisherdc@casscomm.com]
Sent: Thursday, January 20, 2005 9:59 PM
To: Comments, Regs
Subject: 2004-53 Community Reinvestment Act

To Whom it may concern:

I think that federally insured financial institutions should continue to be fully accountable under the Community Reinvestment Act 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.

I am a businessman from a small rural town with many low-income townpeople. Most of them are seniors on Medicare who need the help that CRA can provide.

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