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**From:** Leighton, Tom J [Thomas.Leighton@ci.minneapolis.mn.us]  
**Sent:** Monday, January 24, 2005 9:15 AM  
**To:** Comments, Regs  
**Subject:** 2004-53 Community Reinvestment Act

To whom it may concern,  
Please do not weaken obligations of federally insured financial institutions to make investments and providing services under CRA. This has been a tremendous benefit to poor communities. I also oppose the OTS proposal to consider favorably rural community development activities that do not primarily benefit low-income people or communities.

Tom Leighton

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