

From: Carmine Burkette [carminelisccampaign@hotmail.com]

Sent: Wednesday, December 22, 2004 10:13 AM

To: Comments, Regs

Subject: 2004-53 Community Reinvestment Ac

"Thriffs should continue to be fully accountable under CRA for making investments and providing services. I oppose the OTS proposal to consider favorably rural community development activities that do not primarily benefit low-income people or communities."

Carmine Burkette

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