

**From:** Karen Sunnarborg [ksunnarborg@msn.com]

**Sent:** Wednesday, December 22, 2004 2:52 PM

**To:** Comments, Regs

**Subject:** 2004-5 Community Reinvestment Act

I have worked in the housing field for almost 30 years and have witnessed first-hand the many benefits of the Community Reinvestment Act. I strongly believe that thrifts should continue to be fully accountable under CRA for making investments and providing services. I vehemently oppose the OTS proposal to consider favorably rural community development activities that do not primarily benefit low-income people or communities.

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