

DATE: 10/15/04

8605

TRANSMITTAL COVER PAGE

TO: Robert E. Feldman, Executive Secretary
ATTENTION: Comments / Legal ISS
Federal Deposit Insurance Corporation

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RE: RIN 3064-AC50

PAGES: 1 (including this sheet)

COMMENTS:

I strongly oppose the proposed rule changing the Community Reinvestment Act regulations. In my opinion, it will really undermine rural communities. Please do not adopt this rule.

Respectfully,