

-----Original Message-----

From: Dave Loughery [mailto:DaveL@hdcweb.com]

Sent: Tuesday, February 22, 2005 11:50 AM

To: Regs

Subject: CRA changes

Importance: High

Robert E. Feldman
Executive Secretary
Attention: Comments/Legal ISS
Federal Deposit Insurance Corporation
550 17th Street, NW
Washington, DC 20429-9990.
Re: RIN 3064-AC50
Gentlemen Re RIN 3064-AC50:

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,

Dave Loughery
Vice President & Director of Fund Development
HDC 3 Corporation
308 E. King St
Lancaster, Pa 17602

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