

**Dorothy R. Smith, Inc.**  
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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

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

Respectfully,

*Dorothy R Smith*