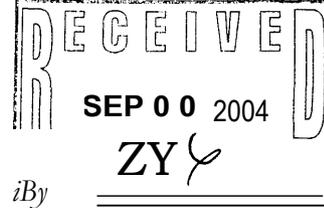




# Central Missouri Counties' Human Development Corporation

A Community Action Agency  
807-B N. Providence Road  
Columbia, MO 65203  
(Fax) 573-875-268Q • (TDD) 573-874-6993  
573-443-8706

Rodney Garnett  
President



CMCHDC  
Community  
Service  
Centers :

**AUDRAIN COUNTY**  
716 E. Breckenridge  
Mexico, MO 65265  
573-581-3238  
Fax 573-581-3449

September 3, 2004

**BOONE COUNTY**  
807-A Providence Road  
Columbia, MO 65203  
573-443-8731  
573-874-6993 (TDD)  
Fax 573-499-9918

Robert E. Feldman  
Executive Secretary  
Attention: Comments/Legal ISS  
Federal Deposit Insurance Corporation  
550 17<sup>th</sup> Street, NW  
Washington, DC 20429-9990

**CALLAWAY COUNTY**  
600 Collier Lane  
Fulton, MO 65251  
573-642-3316  
Fax 573-592-0977

RE: RIN 3064-AC50

**COLE COUNTY**  
230 W. Dunklin  
Jefferson City, MO 65101  
573-635-4480  
Fax 573-635-4480

Gentlemen Re RIN3064-AC50:

I strongly oppose the proposed rule changing the Community Reinvestment Act regulations. In my opinion, it will really undermine rural co-in-unities. <sup>rise</sup> <sup>ea</sup>we 8 ~not a o f this. **it :** ,

**COOPER COUNTY**  
401 E. High St. Suict C  
Boonville, MO 65233  
660-882-5601  
Fax 660-882-56021

Central Missouri Counties Human Development Corporation is strongly  
N regulations,

**HOWARD COUNTY**  
104 N. Church  
Fayette, MO 65248  
660-248-3503  
Fax 660-248-3915

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( ICHDC is'd , ii rii \lketidt Ag n and -e I | t<ii v loliment  
Corporation with a thriving affordable housing development program. We  
build and market single-family homes to first-time homebuyers, targeting  
low and moderate-income people.

**NIONITEAU COUNTY**  
604 East Buchanan St. Suite B  
California, MO 65018.  
573-796-3238  
Fax 573-796-8338

leverage down payment ,Mans fi i ; t ° f ;la;▶ment  
Coa \_ ss10n and/©r ere; I,~ isso tri D,par m.ent of E -L',:Jnoi m. c Develop aieilt,  
' / c; Sas .ru \_ ,ii0.tl ,.ay a,;,: l~a~lli Fu'(CH uafi!▶~ sil H... L..al ;v'VVNS we. :serve.

**OSAGE COUNTY**  
buster Bldg., Main St.  
P.O. ox 228  
Linn, MO 65051  
573-897-3523  
Fax 573-897-3168

W:: cu n-ently have housing developments in the towns of Vandalia,  
ari' .i s \*rhbia, Missouri.

CMCH DC Programs:

Ini'ontiation & Referral • ▶ ead Start 4' Vseatherization • Rental Assistance  
Foster Grandparents • Employment & Training • Emergency Services • Utility Assistance • Family Development Services  
Community "h'lo sing Development Organization

CMCHDC provide service on a non-discriminatory basis

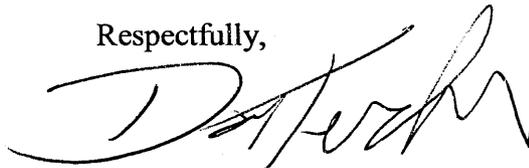
We will develop an additional 23 single-family homes within the next 24 months. These developments have construction loan commitments from local banks totaling \$1,681,000.00

The proposed rule change will reduce the current number of FDIC regulated institutions required to comply with the present Community Reinvestment Act from sixty-three institutions to eleven institutions in Missouri.

The rule change will undermine current public and private sector investment in rural America and result in a negative impact on our future housing development.

Please do not adopt this rule.

Respectfully,

A handwritten signature in black ink, appearing to read "D. Tucker", written over a white background.

David Tucker  
Interim Executive Director  
CMCHDC

DT/trr