

August 4, 2022

Mr. Martin J. Gruenberg
Acting Chairman
Federal Deposit Insurance Corp.
550 17th Street NW
Washington, DC 204229

RE: Federal Deposit Insurance Corporation: 12 CFR Part 345, RIN 3064-AF81
Federal Reserve System: Docket No. R-1769, RIN 7100-AG29
Office of the Comptroller of the Currency: Docket ID OCC-2022-0002, RIN 1557-AF15

Dear Acting Chairman Gruenberg;

Professional Mortgage Connection, LLC has concentrated on LMI lending since its inception more than fifteen years ago. It has come to my attention from recent statements by the Consumer Protection Finance Bureau that the concept of Special Purpose Credit Programs (SPCP) is being considered in the new CRA regulations.

I would like to express my strong support for this concept. I believe that these special purpose approaches will generate a significant, positive impact on increasing homeownership for LMI borrowers as well as for families in low-income minority neighborhoods.

Sincerely,



Louise C. Popko
Senior Vice President