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**From:** Kausta Spann [REDACTED]  
**Sent:** 8/5/2022 11:40:31 AM  
**To:** Comments [comments@fdic.gov]  
**Subject:** [EXTERNAL MESSAGE] RIN 3064-AF81

We need to modernize CRA not relax it.

Race needs to be considered to repair inner city communities for decades of divestment. I was born and raised in North St. Louis and still live here. Policies like CRA have led to the gentrification of my community and the loss of cultural gems.

Sent from my iPhone