From:

Sent: Thursday, April 09, 2020 8:31 PM

To: Comments

Subject: [EXTERNAL MESSAGE] RIN 3064-AF22 / COMMUNITY REINVESTMENT ACT ("CRA")

REGULATORY FRAMEWORK

COVID-19 indisputably advises that health is the only eternal wealth and that each individual's health depends on the health of those within their 'community', whether that 'community' be legal, economic, social and/or political.

"CRA" has been that very health barometer and bulwark for communities throughout the United States since its 1977 inception.

Now is the most important time - bar none - to seize and strengthen CRA inputs and initiatives by all means necessary,

including but not exclusively legal, economic, social and political.

We as a Society must double-down our commitment to shoring up the original legislative intent that gave rise to the CRA as well seek to advance an understanding and appreciation for what CRA has achieved and must still accomplish to realize justice for all.

I call on the FDIC to urgently implement a Survey to explore the societal mpacts of Banks' investing and financing Community-based hospitals as well immediately thereafter for Congress to establish a revised CRA regulatory framework to jumpstart this "BLUEPRINT FOR AMERICA'S HEALTH" in light of the Survey's recommendations.

The criticality of the CRA's new amended agenda cannot be sufficiently gainsaid.

It is a matter of Life and Death.

Respectfully submitted,

Frances E. Scanlon, Esq. Member Association of the Bar of the City of New York

9 April, 2020

Sent on my Virgin Mobile Phone.