

**From:** Molly Roth [REDACTED]  
**Sent:** Wednesday, April 08, 2020 5:24 PM  
**To:** Comments  
**Subject:** [EXTERNAL MESSAGE] RIN 3064–AF22

Regarding: 12 CFR Part 345, RIN 3064–AF22

To the FDIC:

I am a homeowner concerned about housing opportunities for middle- and low-income people in my city. The proposals to revise the CRA by the OCC and FDIC will likely undermine the ability of families to live here. For example, these changes would allow banks to reinvest zero dollars in my community and still pass their CRA exam. If this happens, it may be more difficult to finance future affordable housing developments, which is a huge concern for my city. Other unintended negative consequences may include fewer available mortgages for working-class people and possibly damage to certain nonprofits. In short, it will very likely harm many hardworking Americans and undermine local government. Finally, allowing banks to take money from one community and invest it entirely in another is simply unfair and counterproductive to the Act. Please do not make these changes. Thank you for your time.

Sincerely,

Molly D. Roth  
Novato, California