

**From:** Denise B. Muha [mailto:dmuha@hudnlha.com]  
**Sent:** Monday, May 09, 2005 2:29 PM  
**To:** Comments  
**Subject:** RIN No 3064-AC89-CRA Regs

To Whom it may concern:

The National Leased Housing Association (NLHA) urges the FDIC to support the flexible new Community Development Test as presented in the joint interagency proposal of the FDIC, Federal Reserve and the OCC. NLHA is an association of affordable housing providers (owners, developers, lenders and housing agencies) and is delighted that the proposal will encourage banks to make loans for complex subsidized affordable housing. We also encourage the FDIC to urge the OTS to rescind its recent CRA rule changes, and join the other three regulators in the aforementioned proposal.

Sincerely,  
Denise B. Muha, Exec. Director  
National Leased Housing Assoc.  
1818 N Street, NW #405  
Washington, DC 20036