

From: Miriam Tell [mailto:miriam@mjoy.org]  
Sent: Tuesday, August 31, 2010 10:32 AM  
To: Comments  
Subject: Community Reinvestment Act Regulation Hearings-Docket ID OCC-2010-0011, Docket No. R-1386, RIN 3064-AD60, Docket ID OTS-2010-0019

Dear Sir/Madam,

As a resident of an integrated, mixed-income urban neighborhood, I strongly encourage you to not only strengthen improved enforcement of CRA, but to support legislation that expands its reach. A vast majority of the problematic loans that set off the chain reaction of our recent economic crisis were made by non-CRA-covered lenders. Areas with high concentrations of CRA-covered lenders didn't suffer as many foreclosures. But as credit tightens, we need more than ever to ensure that hard-hit neighborhoods are not blocked from getting the investment they need to thrive. Our economy, and our sustainable development, depend on it.

Thank you,

Miriam Tell  
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