

**From:** Sherry Caves [REDACTED]  
**Sent:** Tuesday, March 03, 2020 5:48 PM  
**To:** Comments  
**Subject:** [EXTERNAL MESSAGE] RIN 3064-AF22

**Comment:** I am a member of the National Association for the Advancement of Colored People of Dane County, WI. As such I am aware of the unequal playing field that citizens of color have endured when it comes to owning a home and passing their life's savings and property on to the next generation. The Community Reinvestment Act has historically made a difference. It must not be weakened now.

Most important of all is the need to continue home mortgage lending to credit-worthy borrowers in low to moderate income communities. If the proposals by the Office of the OCC and the FDIC are approved the result will be significantly fewer loans, investments and services to low and middle income communities most in need of more credit and capital.

The counseling of prospective buyers on qualifying for loans, decisions on interest rates and the purchase of insurance is an important service that must continue.

The definition of the revenue of a small business is also being addressed. If this is changed from 1 to 2 million dollars the focus would be moved from the smaller business which really needs the service.

For these reasons I ask that the traditional and core purpose of the CRA be respected and maintained.

Sherry Caves [REDACTED]  
[REDACTED]