

**From:** [REDACTED]  
**Sent:** Wednesday, April 08, 2020 11:27 PM  
**To:** Comments  
**Subject:** [EXTERNAL MESSAGE] Community Reinvestment Act comment copy - website will not let me submit

To whom it may concern,

My name is Sandra Silvera and I am a resident and I also deliver services to a Low- Moderate Income community and I feel this affects not only my family but my clients as well. I am writing to represent my organization, KK Accounting Services located in Uniondale, NY.

I am strongly opposed to the proposed changes to the Community Reinvestment Act, which would result in significantly fewer loans, investments, and services to low- and moderate-income communities. This proposal would make redlining legal again, permitting banks to avoid investment in low-income and minority neighborhoods.

Being that we personally serve the community thorough financial advisement and education on homeownership, we find it necessary and very important to our organization that we represent the voice of our community by stating we oppose the Office of Comptroller of the Currency (OCC) and the Federal Deposit Insurance Corp's (FDIC) Advanced Notice of Proposed Rulemaking ANPR as it weakens CRA.

On behalf of the low- and moderate-income people and places that my organization serves, I ask that you please discard this proposal and start again. We agree that the CRA requires updated policies and so on, but this does more harm to low-income communities than you can imagine. This change proposes that it is legally okay for big businesses and banks to put quantity over quality when looking at their ethical and social responsibility and the level of giving back in areas that actually need it most. Please consider revising these changes to be more inclusive to all.

Sincerely,  
Sandra Silvera  
KK Accounting Services, Uniondale NY, 11553  
[Knkacct1@gmail.com](mailto:Knkacct1@gmail.com)  
Main: 516-385-8612  
Fax: 516-385-8613

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