

**From:** [REDACTED]  
**To:** [cra.reg@occ.treas.gov](mailto:cra.reg@occ.treas.gov); [Comments](#)  
**Cc:** [Robyn Dorsey](#)  
**Subject:** [EXTERNAL MESSAGE] RIN:1557-AE34 OCC-2018-0008-1960  
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To Whom It May Concern:

I am a social worker in Baltimore and see the needs for investment in low-income neighborhoods on a daily basis. The proposal would allow banks to reinvest zero dollars in my community and still pass their CRA exam. If this happens, the necessary services my organization provides may lose funding. Please don't make these changes.

Thank you,

Mark Sine, MSW

Baltimore, Maryland