

From: [REDACTED]
To: cra.reg@occ.treas.gov; [Comments](#)
Cc: robyn@marylandconsumers.org
Subject: [EXTERNAL MESSAGE] RIN:1557-AE34 OCC-2018-0008-1960
Date: Wednesday, April 08, 2020 2:15:08 PM

To Whom It May Concern:

I own a home in a working class neighborhood in Baltimore, Maryland. The proposal would allow banks to reinvest zero dollars in my community and still pass their CRA exam, AND encourage banks to reinvest our money in other communities.

If this happens, it may be more difficult to obtain mortgages in my neighborhood and may be more difficult to finance future affordable housing developments.

Please don't make these changes.

Thank you,
Lucy Sarris
Baltimore, Maryland

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