

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 3:16:11 PM

To Whom It May Concern:

I live in the city of Baltimore and have family, friends, and neighbors who own homes in low income neighborhoods.

The proposal would allow banks to reinvest zero dollars in my community and still pass their CRA exam. If this happens, it may be more difficult to obtain mortgages in my neighborhood. Please do not make these changes. It is vital that reinvestment occur in our neighborhoods.

Sincerely,
Anne W. Dorsey