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**Subject:** [EXTERNAL MESSAGE] RIN:1557-AE34 OCC-2018-0008-1960  
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To Whom It May Concern:

My wife of 48 years and I own a home in Catonsville, Maryland, a western suburb of Baltimore City. The above referenced proposal would allow banks to reinvest zero dollars in my community and other communities, but still pass their CRA exam. If this happens, it may be more difficult to finance future affordable housing developments. Please don't make these changes.

Thank you,

Alan Eason

Baltimore, Maryland