

4-6-2020

(date)

RE: OCC-2018-0008 and RIN 3064-AF22

To Whom It May Concern:

My name is Michael Dorsey and I run a start-up non-profit and I own a home in the Baltimore Highlands. This proposal would completely gut meaningful requirements imposed by the Community Reinvestment Act. Banks could effectively elect not to lend to small business ~~and~~ - the backbone of the American economy - and to home buyers in LMI communities, and still get a perfect CRA Score. The American dream is founded upon owning your own property. The best way to develop collective efficacy is to increase home ownership in a community. If we call this ~~the~~ a land of opportunity, we must keep opportunities open to people in all parts of the economy.

If this happens the quality of life in my community and with my clients will erode, it will be harder for young people to find strong paths to employment, it will constrict the diversity and economic endurance this country needs. This alteration will only serve to widen the wealth gap, and allow for a weaker future to take ~~the~~ root.

Sincerely,

Michael F Dorsey

(name)

Baltimore Maryland

(City, State)

PLEASE DO NOT MAKE THESE CHANGES!!

March 5, 2020

(date)

RE: OCC-2018-0008 and RIN 3064-AF22

To Whom It May Concern:

I am a UMBC student who is a social worker and interested in housing issues. 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 for my future clients to obtain mortgages in a neighborhood.

Please don't make these changes

Sincerely,

Ruby Tippett

(name)

Baltimore, MD

(City, State)

March 5, 2020

(date)

RE: OCC-2018-0008 and RIN 3064-AF22

To Whom It May Concern:

I am a social work student interested in housing issues. I live in a working class neighborhood. The proposal would allow banks to reinvest 0 dollars in my community and still pass their CRA exam. If this happens, my future clients will not receive funding and housing they need.

Please do not make these changes.

Sincerely,

Lydia Young

(name)

Mount Airy, MD

(City, State)

February 24, 2020

(date)

RE: OCC-2018-0008 RIN 3064-AF22

To Whom It May Concern:

My name is Jennifer Yoshikawa, and I am an intern for the Securing Older Adults Resources (SOAR) program of the Maryland Consumer Rights Coalition (MCRC). The proposed regulation changes would hurt the communities I serve by encouraging banks to invest in other communities. If this happens, the bank branches in the communities I serve could close, making it hard for my clients to receive their benefits when they are already struggling both with accessibility and to make ends meet. Please do not allow these changes to occur.

Sincerely,

Jennifer Yoshikawa

(name)

Baltimore, MD

(City, State)

March 5, 2020

(date)

RE: OCC-2018-0008 and RIN 3064-AF22

To Whom It May Concern:

I am a UMBC student who is a social worker and interested in housing issues. 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 for my future clients to obtain mortgages in a neighborhood.

Please don't make these changes

Sincerely,

Ruby Tippett

(name)

Baltimore, MD

(City, State)

3/5/2020

(date)

RE: OCC-2018-0008 and RIN 3064-AF22

To Whom It May Concern:

I am a social work student interested in housing policy. The proposed use of one ratio would encourage banks to reinvest our money in other communities. I do not support these changes!

Sincerely,

Halley Sayo

(name)

Brooklyn, MD

(City, State)

March 5, 2020

(date)

RE: OCC-2018-0008 and RIN 3064-AF22

To Whom It May Concern:

I am a social work student interested in housing issues. I live in a working class neighborhood. The proposal would allow banks to reinvest 0 dollars in my community and still pass their CRA exam. If this happens, my future clients will not receive funding and housing they need.

Please do not make these changes.

Sincerely,

Lydia Young

(name)

Mount Airy, MD

(City, State)

March 5, 2020

(date)

RE: OCC-2018-0008 and RIN 3064-AF22

To Whom It May Concern:

I own a home in a working class neighborhood and I am a social work student. The proposal would allow banks to reinvest ~~zero~~<sup>zero</sup> dollars in my community and the community of my future clients and still pass their CRA exam. If this happens, it may be more difficult to finance future affordable housing developments. Non profit and youth services may lose funding.

Please do not make these changes. Thank you.

Sincerely,



Kimberly Snyder

(name)

Baltimore, Maryland

(City, State)



March 6<sup>th</sup>, 2020

(date)

RE: OCC-2018-0008 and RIN 3064-AF22

To Whom It May Concern:

I own a small dog walking business in Silver Spring, MD.

The proposed use of one ratio would encourage banks to reinvest our money in other communities

If this happens, it may be more difficult to obtain mortgages in my neighborhood

Please don't make these changes!

Thank you in advance for your consideration.

Sincerely,

Agustina Aguirre H.

(name)

Silver Spring MD 20910

(City, State)

MARCH 6, 2020

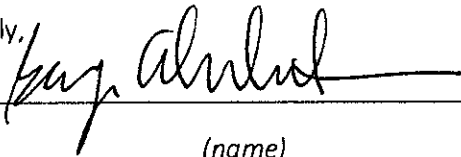
(date)

RE: OCC-2018-0008 and RIN 3064-AF22

To Whom It May Concern:

I live in a home in a working class neighborhood and I have clients who live in subsidized housing. The proposed use of one ratio would encourage banks to reinvest our money in other communities. If this happens, it may be more difficult to obtain mortgages in my neighborhood. Also, if this happens, it may be more difficult to finance future affordable housing developments.  
Please don't make these changes.

Sincerely,



(name)

Silver Spring, MD

(City, State)


June 6, 2018  
(date)

RE: OCC-2018-0008 and RIN 3064-AF22

To Whom It May Concern:

I am a nurse in a working class neighborhood. The proposed increase of our rates would severely impact the amount we can pay into the Community Fund. I also want to see a reduction in the property tax as it is more difficult to obtain mortgages in my neighborhood and to prevent false affordable housing. My immediate need is to be funded and I hope that the money received there should make these changes.

Sincerely

  
Amanda Long  
(name)

Fredrick, MD.  
(City, State)

3/6/20

(date)

RE: OCC-2018-0008 and RIN 3064-AF22

To Whom It May Concern:

I am a home in a working class neighborhood  
The proposal would allow banks to reinvest  
zero dollars in my community and still  
pass their CRA exam. If this happens, the  
bank branches in my community may close  
I would struggle to ~~receive~~ receive my benefits.  
I may be more susceptible to financial fraud. I  
would have to rely on expensive check cashing  
services.

Please don't make these changes.

Sincerely,

Kawina Wicini 

(name)

FREDERICK, MD

(City, State)

March 6, 2020

(date)

RE: OCC-2018-0008 and RIN 3064-AF22

To Whom It May Concern:

I live in a working class community with a large population of lower income blue collar people. I also work with clients who live in subsidized housing. The proposed changes to CRA would affect my community and my clients. This proposal would mean less to zero investments into my community and my clients. It would become more difficult to obtain mortgages in my area, and harder for my clients to find affordable housing.

Please do not make these changes! Help to save our communities!

Sincerely,

Angel Jenkins

(name)

Hagerstown, Maryland

(City, State)

3/6/2020

(date)

RE: OCC-2018-0008 and RIN 3064-AF22

To Whom It May Concern:

I live in a working class neighborhood and work in an agency that is non-profit. The proposal would allow banks to reinvest zero dollars in my community & still pass their CRA exam. If this happens, the non-profit agency will be unable to offer as many resources as they do now, such as bus tokens, summer/spring camps & more. Please don't make these changes, it will negatively affect everyone.

Sincerely,

Daniela Hernandez-Santos

(name)

Silver Spring, MD

(City, State)

3/6/2020  
(date)

RE: OCC-2018-0008 and RIN 3064-AF22

To Whom It May Concern:

My parents own a home and they are part of the working class community.

This proposed use of some ~~ratio~~ ratio would encourage banks to reinvest our money in other communities.

If this happens, it may be more difficult to obtain mortgages in my neighborhood.

Please don't make these changes.

Sincerely,

  
\_\_\_\_\_

(name)

Silver Spring, MD.  
\_\_\_\_\_

(City, State)

3/6/2020

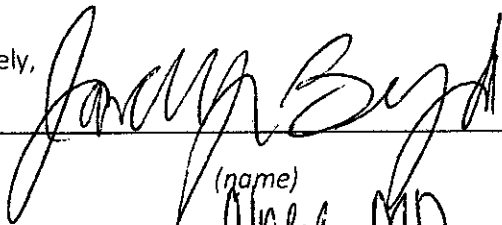
(date)

RE: OCC-2018-0008 and RIN 3064-AF22

To Whom It May Concern:

I live in a community that is a working class community. 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

Sincerely,



(name)

Oirey, MD

(City, State)



03/06/2020

(date)

RE: OCC-2018-0008 and RIN 3064-AF22

To Whom It May Concern:

My name is Daria and I am a homeowner and live in a working class neighborhood. The proposed use ~~of one~~ would allow banks to reinvest zero dollars in my the community that I work in and still **pass** Their CR.A exams. If this happens, it may be more difficult to finance future affordable ~~development~~ housing development for my agency. Please do not make these changes.

Sincerely,

Daria

\_\_\_\_\_  
(name)

Calver Spring MD.

\_\_\_\_\_  
(City, State)

3/6/2020

(date)

RE: OCC-2018-0008 and RIN 3064-AF22

To Whom It May Concern:

I live in an area where there is a mixed income level, including low - and moderate income. Changes to the Community Reinvestment Act would allow banks to not reinvest in my community and local businesses. If this happens, family and friends of mine ~~will~~ will struggle to receive financial benefits. Please don't make these changes.

Sincerely,

Rebekah Chittenden

(name)

Boysd, MD

(City, State)

03/06/2020

(date)

RE: OCC-2018-0008 and RIN 3064-AF22

To Whom It May Concern:

I work with people who live in subsidized housing. The proposed use of one ratio would encourage banks to reinvest our money in other communities which will impact my clients communities. My clients may have to move due to ~~a~~ lack of affordable funding. Please don't make these changes.

Sincerely,

Leslie Lopez

(name)

Rockville, MD

(City, State)

March 6<sup>th</sup>, 2020

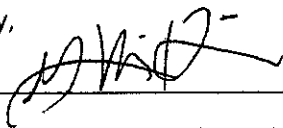
(date)

RE: OCC-2018-0008 and RIN 3064-AF22

To Whom It May Concern:

I live in a low-income, working class neighborhood in the District of Columbia, however, there are similar laws like this that can apply to the State of Maryland. This proposal would allow banks to reinvest zero dollars into my community and still pass their CRA exam. If this happens, it may be more difficult to finance future affordable housing developments. It will also cause bank branches in my community to close. I will struggle to receive my benefits as would my family. We would be more susceptible to financial fraud, and will have to rely on expensive cash checking services. Please don't make these changes

Sincerely,



(name)

Washington, DC

(City, State)

3/6/20  
(date)

RE: OCC-2018-0008 and RIN 3064-AF22

To Whom It May Concern:

- I own a home in a working class neighborhood
- The proposed use of one ratio would encourage banks to reinvest our money in other communities
- If this happens, it may be more difficult to obtain mortgages in my neighborhood.
- Please don't make these changes.

Sincerely,

Ehi Bajrami

(name)

Silver Spring, Maryland

(City, State)

MARCH 6, 2020

(date)

RE: OCC-2018-0008 and RIN 3064-AF22

To Whom It May Concern:

I LIVE IN A WORKING CLASS NEIGHBORHOOD AND SO DOES THE  
REST OF MY EXTENDED FAMILY. THE PROPOSED USE OF OUR  
ZONING WOULD ENCOURAGE BANKS TO REINVEST IN  
THAT COMMUNITIES. IF THIS HAPPENS, IT MAY BE MORE  
DIFFICULT TO OBTAIN MORTGAGES IN MY NEIGHBORHOOD AND  
THAT WORKING CLASS NEIGHBORHOODS. ADDITIONALLY, IF THIS  
HAPPENS, THE BANK BRANCHES IN MY COMMUNITY MAY CLOSE.  
I WOULD STRUGGLE TO RECEIVE MY BENEFITS. I MAY BE  
MORE SUSCEPTIBLE TO FINANCIAL ABUSE. I WOULD  
HAVE TO RELY ON EXPENSIVE CHECK CASHING SERVICES.  
DO NOT WANT THAT. ALSO, LOCAL NON-PROFIT AND YOUTH  
SERVICES MAY LOSE FUNDING AND AS A MD CONSTITUENT I  
NOT ACCEPT THAT. PLEASE DON'T MAKE THESE CHANGES!

Sincerely,

DAVID FLORES

(name)

ROCKVILLE, MARYLAND

(City, State)

3/6/2020

(date)

RE: OCC-2018-0008 and RIN 3064-AF22

To Whom It May Concern:


Many of my clients own homes in working class neighborhoods. Many of these clients consist of entire families with 5 or more members (in one household).

The proposed use of one ratio would encourage banks to reinvest our money in other communities.

If this happens, it may be more difficult for my clients to finance future affordable housing developments.

Please DON'T MAKE THESE CHANGES

Sincerely,



(name)

Olney, MD

(City, State)

3/5/2020

(date)

RE: OCC-2018-0008 and RIN 3064-AF22

To Whom It May Concern:

I live in a working class neighborhood. The proposed use of one ratio would encourage banks to reinvest our money in other communities. If this happens, it may be more difficult to obtain mortgages in my neighborhood.

Sincerely,

Morgan Schrader

(name)

Montgomery Village, Maryland

(City, State)



March 3rd 2020

(date)

RE: OCC-2018-0008 and RIN 3064-AF22

To Whom It May Concern:

I live near a subsidized senior housing. The proposed work of allow seniors to remain zero dollars in my community and still pass their CPA exam. If this happens, it may be more difficult to finance future affordable housing development, please do not make these changes I don't agree. This act should remain to support for community.

Sincerely,

Victoria Alvarado

(name)

Gaitheersburg, MD

(City, State)

3-3-2020

(date)

RE: OCC-2018-0008 and RIN 3064-AF22

To Whom It May Concern:

I own a home in  
a working class neighborhood  
the purpose of used of  
one ratio would  
encourage banks to  
reinvest our money in  
other communities - If  
this happens, it may be  
more difficult to obtain  
mortgages in my neighborhood

Sincerely,

Lucy Pines

(name)

Rockville, MD

(City, State)

03-03-2020

(date)

RE: OCC-2018-0008 and RIN 3064-AF22

To Whom It May Concern:

Hello,  
my name is Melissa Harris. I live in a working class neighborhood. I am against the proposal which would allow banks to discontinue supporting neighborhoods such as my own which are working class. The proposed intervention would encourage banks to reinvest our money in other neighborhoods. If this happens it will be more difficult to obtain mortgages in my neighborhood.  
Please do not make these changes,

Sincerely,

Melissa Harris

(name)

Frederick, MD

(City, State)

March 3rd 2020

(date)

RE: OCC-2018-0008 and RIN 3064-AF22

To Whom It May Concern:

I work in a locally owned business in historic downtown Frederick. The proposed use of one ratio would encourage banks to reinvest our money into other communities. If this happens, it will be hard for businesses like mine and those in our lovely community to open business accounts or get loans from banks. Please don't make these changes.

Sincerely,

Kellen

Frederick, MD

(City, State)

March 3, 2020

(date)

RE: OCC-2018-0008 and RIN 3064-AF22

To Whom It May Concern:

I live in a working class neighborhood, that is close by to subsidized senior housing & there are adult group homes within my neighborhood. I also support low income housing & banks that support low-income housing, business, etc. The proposed use of one ratio would encourage banks to reinvest our money in other communities & allow banks to request your dollars in my community & 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.

Sincerely,

Belinda

(name)

Germanatown, MD

(City, State)

03/03/2020

(date)

RE: OCC-2018-0008 and RIN 3064-AF22

To Whom It May Concern:

I ~~am~~ own a home in a working class neighborhood. 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 don't make these changes.

Sincerely,

Julie Resendez

(name)

Silver Spring, MD

(City, State)

03-03-20

(date)

RE: OCC-2018-0008 and RIN 3064-AF22

To Whom It May Concern:

I am a BSW student with hopes and aspirations to someday be a homeowner. Ideally, I would be able to afford to remain my current neighborhood of SILVER SPRING MD. I believe any changes or cuts to CRA would be detrimental to my neighborhood. Please do not implement your proposed changes to CRA. Poor, working class people like myself need CRA. It is the right thing to do!

Thank you for your time & consideration

Sincerely,

EMELIA S. MENSAH

(name)

SILVER SPRING MD, 20906

(City, State)

03/03/2020

(date)

RE: OCC-2018-0008 and RIN 3064-AF22

To Whom It May Concern:

I am a SW student and someday  
I would like to be a homeowner  
that is why I am asking you ~~no~~ to  
pass this law because it will prevent  
me in the future to become a homeowner.  
Please do not make these changes.

Sincerely,

Jonathan Hernandez

(name)

Silver Spring MD.

(City, State)



3/3/20

(date)

RE: OCC-2018-0008 and RIN 3064-AF22

To Whom It May Concern:

I ~~support~~ <sup>SUPPORT</sup> working class community.  
The proposed use of one ratio would encourage banks to reinvest our money in other communities. If this happens it may be more difficult to obtain mortgages. Please don't make these changes.

Sincerely,

Stephanie

(name)

Rockville, MD

(City, State)

March 03, 2020

(date)

RE: OCC-2018-0008 and RIN 3064-AF22

To Whom It May Concern:

My family owns a small business in Montgomery County in commercial cleaning. This business has provided more than 80 job positions for residents of Howard and Montgomery county. The proposal would allow banks to reinvest dollars in my community and still pass their CRA exam. If this happens, it will be hard for businesses like mine to open business accounts or get loans from banks. Please don't make these changes.

Sincerely,

Geetse Jasso

(name)

Germantown, MD

(City, State)

3/3/2020

(date)

RE: OCC-2018-0008 and RIN 3064-AF22

To Whom It May Concern:

I live in a working class neighborhood. and 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.

Sincerely,

Stepherine Rodriguez

(name)

Bermantown, MD

(City, State)

3/31/2020

(date)

RE: OCC-2018-0008 and RIN 3064-AF22

To Whom It May Concern:

My name is Josephine Baayo, and I reside in subsidized apartment. The proposal would allow banks to reinvest zero dollars in my community and still pass CRA exam.

If this happens, it may be difficult to finance future affordable housing development.

Sincerely,

Josephine Baayo  
(name)

Silver Spring MD  
(City, State)

3 March 2020

(date)

RE: OCC-2018-0008 and RIN 3064-AF22

To Whom It May Concern:

I own a house in a working class neighborhood. The proposed would allow banks to reinvest zero dollars in my community and still pass their CRA exam. If this happens, the bank branches in my community may close. I would struggle to receive my benefits. I may be more susceptible to financial fraud. I would have to rely on expensive check cashing services. Please don't make these changes.

Sincerely,

\_\_\_\_\_  
(name)

Brunswick, MD

\_\_\_\_\_  
(City, State)

---

(date)

RE: OCC-2018-0008 and RIN 3064-AF22

To Whom It May Concern:

My name is Erik Barrios. I am currently a student and a working class citizen for a nonprofit. If these changes occur, banks will be able to do whatever they'd like! We cannot let this happen because nonprofits like the one I work for may lose its funding!

Please do not let this happen! Please.

Sincerely,

Erik Barrios

(name)

Silver Spring, MD

(City, State)

3/3/2020

(date)

RE: OCC-2018-0008 and RIN 3064-AF22

To Whom It May Concern:

I OWN a home in a WORKING class neighborhood.

The Proposal would allow banks to Reinvest Zero dollars in my community and still pass their CRA exam.

IF this happens, the bank branches in my community may close. I would struggle to receive my benefits. It will also be more difficult to obtain mortgages in my neighborhood.

Please Do not make these changes

Sincerely,

Patricia A.

(name)

Germantown, MD

(City, State)

March 4, 2020

(date)

RE: OCC-2018-0008 and RIN 3064-AF22

To Whom It May Concern:

I am ~~am~~ a social work intern for a non profit organization. The proposal use of one ratio would encourage banks to reinvest our money in other communities. If this happenes, my nonprofit/ youth services may lose funding.

Please don't make these changes.

Sincerely,



(name)

Baltimore, Maryland

(City, State)



March 4, 2020

(date)

RE: OCC-2018-0008 and RIN 3064-AF22

To Whom It May Concern:

I am an employee of a nonprofit organization in Baltimore, Maryland. The proposed use of CRR ratio would encourage banks to reinvest our money in other communities. If this happens, my non-profit may lose funding which will deny clients to residential crisis services for mental health and substance use concerns.

please do not make these changes.

Sincerely,

Jessica Orzech

(name)

Baltimore County, Maryland.

(City, State)

03/04/2020

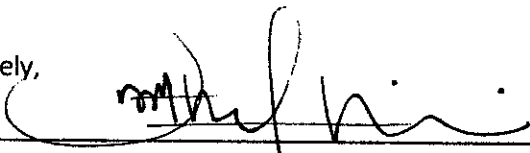
(date)

RE: OCC-2018-0008 and RIN 3064-AF22

To Whom It May Concern:

I am a Social work intern at a non profit Organization in Maryland. I intern at Pathways Horizon Schools and I work with students who come from a low-income neighborhoods. The proposed use of <sup>one</sup>/<sub>two</sub> ratio would encourage banks to reinvest our money in other Communities. If this happens, it may be more difficult to obtain mortgages in my neighborhood. It is very important to consider the affects of every Communities. Please do not make these changes.

Sincerely,



Silver Spring Maryland

(name)  
(City, State)

3/4/2020

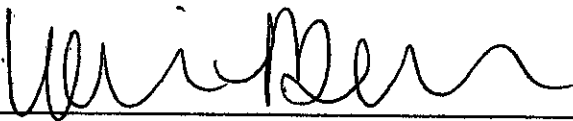
(date)

RE: OCC-2018-0008 and RIN 3064-AF22

To Whom It May Concern:

I currently live in a working class neighborhood, however, I don't own a home. However, there are many non-profits in my community that benefit everyone. The proposal would allow banks to reinvest zero dollars in my community and still pass their CRA exam. If this happens, many non-profit and youth services may lose funding. Please don't make these changes!

Sincerely,



Rising Sun, Maryland

(City, State)

03/04/2020

(date)

RE: OCC-2018-0008 and RIN 3064-AF22

To Whom It May Concern:

I once lived in subsidized housing. That made it possible for me to save and get a better job to become a homeowner. I did not make a lot of money but I did make enough as a single parent to pay all of my bills. I plan on giving back to the Community and starting my own organization for city youth, mother/babies and human trafficking victims.

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, it may be more difficult to finance future affordable housing developments and it would be hard to start my nonprofit services.

Sincerely,

Christa Malenia Davis Wallace

(name)

Brooklyn Park, MD

(City, State)

3/4/20

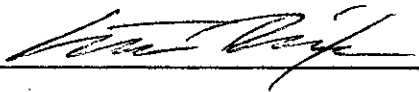
(date)

RE: OCC-2018-0008 and RIN 3064-AF22

To Whom It May Concern:

I am a social work intern at a non-profit organization in Central Maryland. I was informed that the Trump Administration is cutting off enforcement of a critical law affecting low and moderate income families in the area that my agency serves. This will negatively affect not only low and moderate families creating poverty due to lack of commerce. It will also affect upper middle class families living in close proximity to these neighborhoods, as crime will result from the chaos this will cause in LMF neighborhoods.

Sincerely,



(name)

Baltimore, MD

(City, State)

03/04/2020

(date)

RE: OCC-2018-0008 and RIN 3064-AF22

To Whom It May Concern:

Change is always good but not all the time. Making changes to how CRA is enforced not only bad also not considerate to the people who are going to be impacted. CRA is one of the main reason why people are betting themselves.

I live in ~~subsidized~~ low income apartment with my family. in a working class neighborhood. This 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 finance future affordable housing developments.

As a future social worker who is trying to advocate for the better of people who need access to the opportunities the CRA propose. Please don't make these changes

Sincerely,



(name)

Baltimore, MD

(City, State)

MARCH 4, 2020  
(date)

RE: OCC-2018-0008 and RIN 3064-AF22

To Whom It May Concern:

I CURRENTLY INTERN AT CTR CREDIT LOCATED IN THE HEART OF A LOW INCOME COMMUNITY.

THIS PROPOSAL WOULD REMOVE MUCH NEEDED MONIES FROM THE COMMUNITY I INTERN IN. THIS WOULD ALLOW BANKS TO REINVEST ZERO DOLLARS IN COMMUNITIES THAT LOOK LIKE THE ONE I INTERN IN.

IF THIS HAPPENS, IT WILL BE MORE DIFFICULT TO FINANCE FUTURE AFFORDABLE HOUSING DEVELOPMENTS.

PLEASE DONT MAKE THESE CHANGES.

Sincerely,

  
\_\_\_\_\_  
(name)

Baltimore, Maryland

(City, State)

March 05, 2020

(date)

RE: OCC-2018-0008 and RIN 3064-AF22

To Whom It May Concern:

Khadija, Social Work-Intern at Saint Agnes Hospital, a nonprofit organization which serves communities in Baltimore, Maryland. The proposal would allow banks to reinvest zero dollars in the Baltimore communities, under represented and under developed communities. If this happens, it may be more difficult to finance future affordable housing developments. Please don't make these changes it will impact many people in the Baltimore, Maryland communities.

Thank you!

Sincerely,

Khadija Yassini

(name)

Baltimore, Maryland

(City, State)



03-04-2020

(date)

RE: OCC-2018-0008 and RIN 3064-AF22

To Whom It May Concern:

I am a social work student intern at Howard County Office on Aging.

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.

Sincerely,



\_\_\_\_\_  
(name)

\_\_\_\_\_  
Howard County, MD

(City, State)

3/4/2020

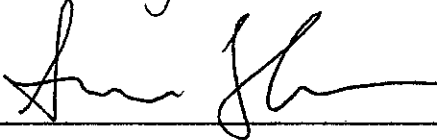
(date)

RE: OCC-2018-0008 and RIN 3064-AF22

To Whom It May Concern:

I am an employee of a small business owner. This proposal would allow banks to reinvest ZERO DOLLARS in my community and still pass their CRA exam. If this happens, it will be very difficult for businesses, like the one I work for, to open business accounts or get loans from banks. Please don't let this happen. Our community deserves to thrive.

Sincerely,

~~XXXXXXXXXX~~ 

(name)

Baltimore, Maryland

(City, State)

03/04/2020

(date)

RE: OCC-2018-0008 and RIN 3064-AF22

To Whom It May Concern:

I intern at the Prince George's Department of Social Services. The proposal would allow banks to reinvest our money in other communities and still pass their CRA exam. If this happens it would be difficult for my community to obtain mortgages or afford housing in the neighbourhood. I plead that these changes not be made.

Sincerely,



(name)

Hyattsville Maryland, 20785

(City, State)

5/4/2020

(date)

RE: OCC-2018-0008 and RIN 3064-AF22

To Whom It May Concern: I am a social work intern that was born and raised in Baltimore, MD. Changes to the CRA will drastically impact my family's small business, negatively. Also the will have a negative impact on my client population. Many local non profit organizations provide resource to the people in the community where I work. Please consider this when making changes to this law

Sincerely,

Brian Miller

(name)

Baltimore, MD

(City, State)

3/4/2020

(date)

RE: OCC-2018-0008 and RIN 3064-AF22

To Whom It May Concern:

I am an employee of a nonprofit and I live in a working class neighborhood in Maryland. Changes to the Community Reinvestment Act would mean banks will not invest in my neighborhood and my community. If this happens, it will be more difficult to finance future affordable housing developments. Please don't make these changes.

Sincerely,

Karla Gonzalez

(name)

Mt. Airy, MD

(City, State)

March 4<sup>th</sup> 2020

(date)

RE: OCC-2018-0008 and RIN 3064-AF22

To Whom It May Concern:

I am a social work intern in Baltimore City. The proposal would allow banks to reinvest zero dollars in my community and still pass their CRA exam. If this happens, my clients living in the Berea community of Baltimore, may find it more difficult to obtain mortgages in their community. Please don't make these changes.

Sincerely,

Lillian Alford

(name)

Temple Hills, MD

(City, State)

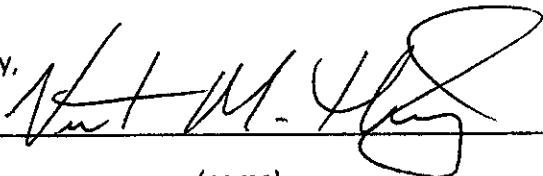
March 4, 2020  
(date)

RE: OCC-2018-0008 and RIN 3064-AF22

To Whom It May Concern:

I am a Social Work Intern at a nonprofit organization. The proposal would allow banks to ~~reinvest~~ reinvest zero dollars in my community and still pass their CRA exam. If this happens, my nonprofit/youth services may lose funding. Please don't make these changes.

Sincerely,

  
\_\_\_\_\_

(name)

Catonsville, MD  
\_\_\_\_\_

(City, State)

3/3/2020

(date)

RE: OCC-2018-0008 and RIN 3064-AF22

To Whom It May Concern:

I am working in a non-profit organization. The proposal would allow banks to reinvest zero dollars in ~~the~~ community that I am working and still pass their CRA exam. If this happens, the non-profit that I'm working with, may lose funding. Please don't make these changes.

Sincerely,

*Amal Leonard*

(name)

Baltimore, MD

(City, State)



2/22/20

(date)

RE: OCC-2018-0008 and RIN 3064-AF22

To Whom It May Concern:

I live in a working class neighborhood. 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 finance future affordable housing developments.

Please don't make these changes

Sincerely,

Austin Full

(name)

Baltimore, MD

(City, State)

February 22, 2020

(date)

RE: OCC-2018-0008 and RIN 3064-AF22

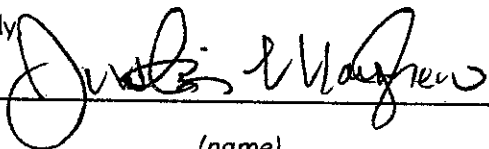
To Whom It May Concern:

My name is Justin Mayhew and I am a lifelong Baltimore City resident. I am also a public health researcher, and I know the value of investment in communities. When homeownership and business ownership creases, communities thrive, and indicators for positive health outcomes - like employment, insurance access, and crime rate - improve.

Therefore, I strongly urge the OCC and the FDIC to reject these proposed regulations. Baltimore is a city that needs more investment and more positive health outcomes - not less.

Thank you for your time and consideration.

Sincerely,

 JUSTIN MAYHEW

(name)

Baltimore, Maryland

(City, State)

2/22/2020

(date)

RE: OCC-2018-0008 and RIN 3064-AF22

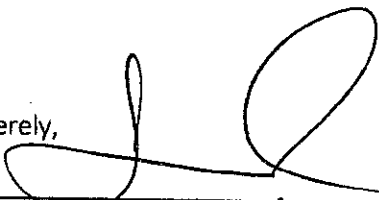
To Whom It May Concern:

I am a homeowner in a working class community in Baltimore. The proposed changes would allow banks to revert to their prior practice of taking our money and not putting that money in our neighborhoods.

If this happens it will negatively impact people trying to get mortgages, remove small business loans, and take away any progress we have made in our non profit community.

Please do not make these very bad changes to the CRA rules

Sincerely,



Janet Eveland  
211 E. Jefferson St  
Balt, MD 21225

(City, State)

February 22, 2020

(date)

RE: OCC-2018-0008 and RIN 3064-AF22

To Whom It May Concern:

I'm a lifelong Baltimore City Resident, middle school teacher, non-profit manager and youth development professional.

This proposal would severely hurt communities throughout Baltimore by not allowing banks to invest in communities that need it the most.

If this happens, we're going to hurt homeownership in our city, directly undercut my non-profit that provides critical services to young people, and make affordable housing less reasonable for residents who need it the most.

Please put communities first and don't make these changes!

Sincerely,

Raekwon K Ray Conway

(name)

Baltimore, Maryland

(City, State)

February 22, 2020  
(date)

RE: OCC-2018-0008 and RIN 3064-AF22

To Whom It May Concern:

I am a High School student from Baltimore City I come from a low-income neighborhood but plan on owning a business once I graduate and to start my business I will be ~~apply to~~ applying for a small business loan. The proposal wouldn't allow me to be able to get that loan. If this happens it will be more difficult for high school scholars such as myself to start business.

Sincerely,

Kamiya Dennis

(name)

Baltimore, MD

(City, State)

22 Feb 2020

(date)

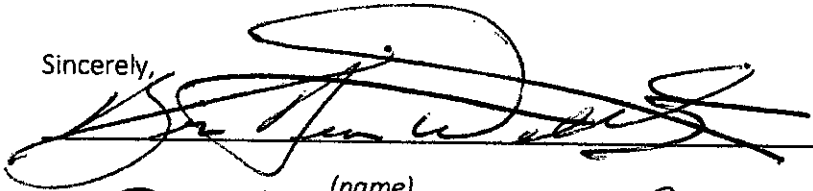
RE: OCC-2018-0008 and RIN 3064-AF22

To Whom It May Concern:

I have lived and owned a home in Baltimore City for more than 25 years. I love my city and strongly believe that the proposal would damage - even devastate - communities here and in many other cities.

Please do the right thing. Do not accept these changes to the CRA.

Sincerely,

A large, stylized handwritten signature in black ink, appearing to read "John W. [unclear]".

(name)

Baltimore, MD

(City, State)

2/22/2020

(date)

RE: OCC-2018-0008 and RIN 3064-AF22

To Whom It May Concern:

I live in the Brooklyn neighborhood of Baltimore. It is a depressed area, but one in which residents, small business owners, & community organizations are working hard to turn around. The CRA is essential in this effort. The current proposal to change CRA regulations is a terrible idea. It would allow local banking institutions to totally bypass our community, hobbling an effort to improve our community. Please refrain from making these ill considered and unwise changes!

Sincerely,

Alicia Lucksted

(name)

Baltimore, MD

(City, State)

2/24/2020

(date)

RE: OCC-2018-0008 and RIN 3064-AF22

To Whom It May Concern:

I ~~need~~ live in senior housing (pumphery house in Glen Burnie MD. The proposal would allow banks to reinvest zero dollars in my community and still pass their CRA exam. If this happens, the bank branches in my community may close. I would struggle to receive my benefits. I may be more susceptible to financial fraud. I would have to rely on expensive check cashing services

Sincerely,

Maria A. Ashton

(name)

Glen Burnie MD 21061

(City, State)



Feb. 24, 2020

(date)

RE: OCC-2018-0008 RIN 3064-AF22

To Whom It May Concern:

I am a ~~an intern~~ social work intern at the Office of the Public Defenders working with mostly individuals in areas of poverty. 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 finance future affordable housing developments. Please do not make these changes.

Sincerely,

~~Cherron D. Pope-Craft~~  
(name)

~~Cherron D. Pope-Craft~~ Owings Mills, MD  
(City, State)

2/24/2020

(date)

RE: OCC-2018-0008 and RIN 3064-AF22

To Whom It May Concern:

I am a homeowner in a working class area. I have been in my home for 26 years and have seen how people from low income housing systems have been able to flourish after buying a home for themselves & their family.

This proposal would allow banks to reinvest zero money back in to these communities, essentially stifling growth and making it even harder for people to lift themselves out of dangerous & unhealthy environments.

If this happens, predatory lenders will come in and really harm people who will at that point, have no other resources to elevate themselves.

Please, don't make these unnecessary changes to a policy that has only shown positive outcomes for people.

Sincerely,

Frederick W. Grant, III

(name)

Baltimore, Maryland

(City, State)

2-24-20

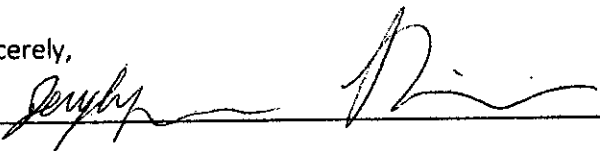
(date)

RE: OCC-2018-0008 and RIN 3064-AF22

To Whom It May Concern:

my name is Jaylynn Riggins, and I live in a working class neighborhood - I have hopes to own my home one day soon. This 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 as well as making it more difficult to finance future affordable housing developments. I am writing to ask you to please not make the changes.

Sincerely,

  
\_\_\_\_\_

(name)

Abingdon, MD  
\_\_\_\_\_

(City, State)

2/27/2020

(date)

RE: OCC-2018-0008 and RIN 3064-AF22

To Whom It May Concern:

My name is William Bowman. I am an intern at 211 Maryland @ United Way of Central Maryland.

Many of my colleagues and friends of mine also reside in Baltimore and Central Maryland. Many of them work in Small Businesses, and have used Non-Profit programs, to better improve their lives.

These proposed measures would drastically reduce funding for those who need it most. It would force people to utilize expensive check-cashing services, and be unable to access their benefits.

Please do not make these changes.

Sincerely,

William James Bowman

(name)

Woodstock, Maryland.

(City, State)

2/25/2020

(date)

RE: OCC-2018-0008 and RIN 3064-AF22

To Whom It May Concern:

I am an Advocate, Social work student and a strong believer in financial equity across all demographics. I am very much invested in maintaining current legislation which deters the use of ill-gotten money from financial institutions. We cannot let history repeat itself! These rules ~~that~~ were created to protect the people and ~~with~~, if these rules were removed ~~or~~ or rolled back financial institutions would again have the opportunity to abuse the people. Financial institutions would take the time to neglect communities of minorities, shifting wealth and multi-generational wealth to already affluent communities. We need to be aware of these areas' road to recovery from previous abuse of power from institutions. These affects are real. Banks will close branches, affordable housing developments will cease, small businesses will find it harder to obtain capital. These are key aspects of a community, so Please do not

Make these changes.

Sincerely,

Briana Slater

(name)

Baltimore, MD

(City, State)

2/24/2020

(date)

RE: OCC-2018-0008 and RIN 3064-AF22

To Whom It May Concern:

I am a social work intern at the Baltimore City Office of the Public Defender - Juvenile Division. The majority, if not all, of youth clients reside in neighborhood that are completely dry of innovation & investment. To them, this directly translates disinterest & neglect ~~for~~ <sup>of</sup> those youths. That snowballs into resentment & continued resistance through adulthood to conform at all to Society's expectations. If the administration wants to help boost economies & attract marginalized people, it will not adopt changes to the Community Reinvestment Act.

I understand if the administration wants more local investment, but a strong, backboned economy needs federal input in all circumstances. American cities & populations would not be as strong as we've known them without federal involvement. Please allow states to continue to administer grant funds & allocate locally. If changes proceed, local & national ~~economic~~ marginalized communities will be greatly & negatively affected. The Trump legacy rests in actions of today. And history will not be kind to selfish, unnecessary, ~~economic~~ frugal, & harmful policies enacted by this administration.

Sincerely,

Bri M'JL

(name)

Baltimore, MD

(City, State)

February 24<sup>th</sup>, 2020

(date)

RE: OCC-2018-0008 RIN 3064-AF22

To Whom It May Concern:

I rent a home in a working class neighborhood and I am employed at Saint Agnes Hospital, a non-profit hospital in the area. This 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 finance future affordable housing developments. Please do not make these changes.

Sincerely,

Nicole Hanna (Nicole Hanna)

(name)

Baltimore, MD

(City, State)

2/24/20

(date)

RE: OCC-2018-0008 and RIN 3064-AF22

To Whom It May Concern:

I am a social work intern at the Office of Public Defender, Baltimore County. The proposal would allow banks to reinvest zero dollars in many needed communities and still pass their CRA exam. If this happens it may be hard for nonprofit/youth service that assist those struggling to obtain funding. Please don't make these changes

Sincerely,

Erin Henry

(name)

Baltimore, Maryland

(City, State)



February 23, 2020  
(date)

RE: OCC-2018-0008 RIN 3064-AF22

To Whom It May Concern:

I Rent a Home In A Working Class Neighborhood. I Am An Employee Of A Small Business Owner. The Proposal ~~Would~~ 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 And It May Be More Difficult to Finance Future Affordable Housing Developments.

Please DONT Make These Changes.

Sincerely,

Krista Kinder

(name)

Baltimore, md

(City, State)

2/24/2020

(date)

RE: OCC-2018-0008 and RIN 3064-AF22

To Whom It May Concern:

I am a social work intern serving elementary/middle school students and families in Baltimore city. The proposal would allow banks to reinvest zero dollars in their community and still pass their CRA exam. If this happens, it may be more difficult for families to obtain mortgages in their school neighborhood, and it may be more difficult to finance affordable housing developments in the future. Please do not make these changes

Sincerely,

Juha Collins

Baltimore, MD

(City, State)

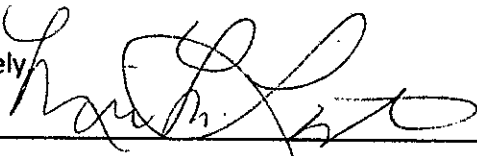
February 24, 2020  
(date)

RE: OCC-2018-0008 RIN 3064-AF22

To Whom It May Concern:

I rent my home in a working class neighborhood where I hope to buy one day soon. The proposed use of one ratio would encourage banks to reinvest our money in other communities. If this happens, it may be more difficult to obtain mortgages in my neighborhood. Please do not make these changes.

Sincerely,



\_\_\_\_\_  
(name)

Towson, MD

\_\_\_\_\_  
(City, State)

2/24/2020

(date)

RE: OCC-2018-0008 RIN 3064-AF22

To Whom It May Concern:

Hello my name is Linda Robinson. I am a homeowner and a previous small business owner. In addition I am an employee of a nonprofit organization.

The proposal regarding the Community Reinvestment Act would allow banks to reinvest zero dollars in my community and still pass their CRA exam.

If this happens the nonprofit company I work for could lose funding. In addition it will be difficult to obtain mortgages in my neighborhood. Please don't make these changes.

Sincerely,

Linda Robinson [REDACTED]

[REDACTED]  
Baltimore, MD 21213

(City, State)

February 24, 2020

(date)

RE: OCC-2018-0008 and RIN 3064-AF22

To Whom It May Concern: My name is Natalie Johnson and my parents own a home in a working class neighborhood in Prince George's county. I am a student at University of Maryland, Baltimore County. My senior year internship is with Anne Arundel County Department of Social Services. I have seen children adopted by their foster parents because their biological parents cannot afford housing. Not caring where banks invest ruins families. Banks must be held accountable. The proposal would allow banks to renege zero dollars in my community and still pass their CRA exam. ~~It would~~ If this happens, it may be more difficult to finance future affordable housing developments. Why let this happen? Don't hurt the working class - we need a house too. Please don't make these changes!

Sincerely,

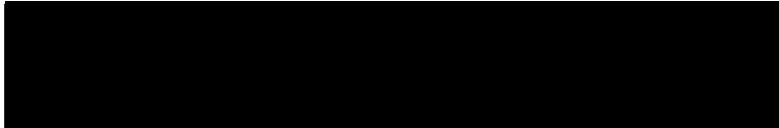
Natalie Johnson  
(name)

2/26/2020

(date)

RE: OCC-2018-0008 and RIN 3064-AF22

To Whom It May Concern:



I live at  
Working Class Neighbor.  
This proposal would allow banks  
to reinvest \$ dollars in my community  
and still pass their CRA Exam. if this  
happens the bank branches in my  
community may close. I would struggle to  
receive my benefits. I would be difficult  
to obtain mortgages in my community.  
Please don't make these changes.

Sincerely

Loraine Lomas

2-26-20

(name)

Baltimore, Md.

(City, State)

2/27/20

(date)

RE: OCC-2018-0008 and RIN 3064-AF22

To Whom It May Concern:

I live at [REDACTED] and my community is a working class neighborhood. Your proposed use of one ratio would encourage banks to reinvest our money in other communities. If this happens, it may be more difficult to obtain mortgages in my neighborhood. Please don't make these changes.

Sincerely,

Isaac G. Bell

Belt, Maryland

(City, State)

02/26/2020

(date)

RE: OCC-2018-0008 and RIN 3064-AF22

To Whom It May Concern:

I live at [REDACTED] and  
my community is a working class neighborhood.  
The proposed use of operation would encourage  
banks to reinvest our money in other communities.  
If this happens, my nonprofit/youth services may  
lose funding.  
Please don't make these changes.

Sincerely,



(name)

Baltimore, Maryland

(City, State)



3/3/2020

(date)

RE: OCC-2018-0008 and RIN 3064-AF22

To Whom It May Concern:

my name is Claude Waddy and I live at [REDACTED] (Senior Complex). The proposal would allow banks to reinvest zero dollars in my community and still pass their CRA exam. If this happens my nonprofit services may lose funding. Please don't make these changes.

Sincerely,

Claude Waddy

(name)

Baltimore, Maryland

(City, State)

February 25, 20  
(date)

RE: OCC-2018-0008 and RIN 3064-AF22

To Whom It May Concern:

I work for a nonprofit, and I attend several meetings for nonprofit organizations one being my church.

The proposal would allow banks to reinvest zero dollars in my community and still pass their CRA exam. If this happens my church work place may lose funding. Please don't make these changes.

Sincerely,

Daphne Randall Payne

(name)

Baltimore Md

(City, State)

2-27-2020

(date)

RE: OCC-2018-0008 and RIN 3064-AF22

To Whom It May Concern:

I am a home owner living in a working class neighborhood. The proposed use of one ratio would encourage banks to reinvest our money in other communities. If this happens, it may be more difficult to obtain mortgages in my neighborhood and be more difficult to finance future affordable housing developments.  
Please don't make these changes

Sincerely,

Denise Williams

(name)

Pasadena MD

(City, State)