

Date: 10/16/04

RE: **RIN 3064-AC50**

I am a member of

Cooperating of Clanton
Community Economic Development

We are part of Mon Valley Initiative, a coalition of 12 CDCs in communities along the Monongahela River outside of Pittsburgh, PA. Since the demise of the steel industry, our communities have struggled to retain residents, businesses, and jobs. While our efforts to provide affordable housing and support business development have had a positive impact, we are not done. The Community Reinvestment Act is essential to the continued revitalization of our community. Changes in CRA would exempt many of our valuable partners from the current requirements and severely restrict the scope of our work. I ask the FDIC to reconsider and withdraw the proposed rule.

(0002)

COMMENTS: _____

Name: _____

Shida H. Nguyen

Address: _____

417 Baker Ave

Clanton Pa 15225

Date: 10-15-2004

RE: **RIN 3064-AC50**

I am a member of

Mon-Valley Initiative H.E.R.C

We are part of Mon Valley Initiative, a coalition of 12 CDCs in communities along the Monongahela River outside of Pittsburgh, PA. Since the demise of the steel industry, our communities have struggled to retain residents, businesses, and jobs. While our efforts to provide affordable housing and support business development have had a positive impact, we are not done. The Community Reinvestment Act is essential to the continued revitalization of our community. Changes in CRA would exempt many of our valuable partners from the current requirements and severely restrict the scope of our work. I ask the FDIC to reconsider and withdraw the proposed rule.

(0003)

COMMENTS: _____

Your consideration of this will
be appreciated.

Name: _____



Robert J. Kosko
4454 Woodhill Dr.
Munhall, PA 15120-3517

Address: _____