

From: Amie Fraley <afraley@sandhillshabitat.org>
Sent: Tuesday, March 03, 2020 12:00 PM
To: Comments <Comments@FDIC.gov>
Subject: [EXTERNAL MESSAGE] Concerns regarding RIN 3064-AF22

I would like to voice our concerns of the possible CRA changes as they pertain to our Habitat for Humanity affiliate and what I see as a huge potential for rural Habitat and other affordable housing opportunities. We recently entered into a partnership with our local bank by which they underwrite approved mortgages and we absorb the limited interest rate applied in order to continue to provide a zero-interest equivalent mortgage to local, hardworking families eager to build equity and success for their families. This partnership allows us to leverage our assets in such a way that will grow our production level by 40% over the next 3 years. Although this still will not meet the need in our community for affordable housing options, it is a significant investment in our community. Habitat affiliates across our state are recognizing this incredible opportunity to build for more families. Removing the incentive for banks to partner with Habitat and other affordable housing providers will certainly decrease the number of banks willing to partner. I hope you will reconsider these proposed changes.



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