

**From:** Allyson Holley [REDACTED]  
**Sent:** Tuesday, April 07, 2020 6:38 AM  
**To:** Comments  
**Subject:** [EXTERNAL MESSAGE] RIN3064-AF22

I am strongly opposed to the proposed changes to the Community Reinvestment Act, which would result in significantly fewer loans, investments, and services to low- and moderate-income communities. This proposal would make redlining legal again, permitting banks to avoid investment in low-income and minority neighborhoods.

I volunteer with two organizations that serve people who are extremely vulnerable, and represent our future, both organizations work tirelessly for at risk youth, those very people who will take over for good, or without help, could easily wreak havoc. Both organizations help with housing, with job training, with mentoring and giving real hope.

On behalf of the low- and moderate-income people and places that my organization serves, I ask that you please discard this proposal and start again.

Sincerely,

Allyson Holley