

~~SLP~~

Date: Oct. 18, 2004

RE: **RIN 3064-AC50**

I am a member of Monessen Community Development Corp

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.

9994

COMMENTS: We need the banks in our areas to continue investing in at risk communities.

Name: George Burroughs

Address: 422 Motheral Ave
Monessen, PA 15062

Date: 10-15-04

RE: **RIN 3064-AC50**

I am a member of EAST PITTSBURGH ECONOMIC DEVELOPMENT CORPORATION

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.

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COMMENTS: THE LACK OF CRA WOULD CAUSE COMMUNITIES THROUGHOUT THE VALLEY TO LOOSE ACCESS TO CRITICAL BANK RESOURCES

Name: TIM CLOUGHERTY

Address: 534 HOWARD ST EAST PITTSBURGH PA 15112