

Date: 14 October 2004

RE: **RIN 3064-AC50**

I am a member of Braddock Economic Development Corporation

10,000

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.

COMMENTS: Braddock is a community struggling for economic revitalization and any considerations would be appreciated.

Name: Earl William Hognat

Address: 313 Comrie Avenue
Braddock, Pennsylvania 15104-1319

Date: 10-15-04

RE: **RIN 3064-AC50 (HERC)**

I am a member of Homestead Area Economic Revitalization Corp

10000

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.

COMMENTS: _____

Name: Annette Capp

Address: 3426 York Street
West Homestead, PA 15120