

Date: Oct 17, 2004

RE: **RIN 3064-AC50**

I am a member of HERC Homestead Economic Revitalization 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.

10005

COMMENTS: Please reconsider we have already been run over by one economic train please don't let it now back over us again

Name: Joan Diebold

Address: 1218 Louise St.  
Monhall, Pa. 15120

Date: 10-14-04

RE: **RIN 3064-AC50**

I am a member of Downtown West Newton, Inc.

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.

10006

COMMENTS: Tax Credits helped us with the Cornerstone Apts." We want to keep moving forward.

Name: Judy Harvey - President

Address: P.O. Box 56  
West Newton, PA 15089