

Date: 10/18/04

RE: RIN 3064-AC50

I am a member of DBAC - DUQUESNE BUSINESS ADVISORY 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.

COMMENTS: WE NEED CRA TO REVITALIZE OUR TOWN & HELP FILL THE VOID LEFT WITH REMOVAL OF STEEL MILL TAX BASE.

Name: [Signature]

Address: 1200 Kennedy Ave., Duquesne, PA 15110

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Date: 10-15-2004

RE: RIN 3064-AC50

I am a member of HOMERSON ECONOMIC LEVITATION 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.

COMMENTS: WE ARE SMALL PLAYS WORKING ON A LANS PROGRAM - WE NEED A STRONG CRA TO BE THE "BIG LE" GOVERNMENT FOR US.

Name: LAWRENCE LEVINE

Address: 337 E 8TH AVE HOMERSON PA 15120 412/461-3300

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