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In the 1970's I had the opportunity to work with community leaders who were largely responsible for introducing the concept of the Community Reinvestment Act to legislators. Those legislators then saw the need to pass the CRA in order that credit was available to qualified homebuyers in communities that had been subject to redlining and other discriminatory lending practices. In recent years the CRA has been blamed for the mortgage breakdown that is responsible for the foreclosure crisis affecting not only minority communities but countrywide. That is not the case. First, the blame for the foreclosure crisis is clearly on the shoulders of mortgage originators who for the sake of their profits abused the intent of the CRA by creating loan products and making them available to borrowers who would not have qualified for a mortgage under good and fair underwriting criteria. Second, as the economy went into a tail-spin more homeowners lost jobs, and being unable to maintain their mortgage payments created a second wave of foreclosures. Rather than blame the CRA for the current woes, the original intent should not only be maintained, but reinforced through new legislation so as to prohibit the abuse of the mortgage lending system.