

From: Mark Bartleman  
Subject: CRA Regulations Hearings

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Comments:

Submit your comment letter to bank regulators:  
Body (please personalize the bracketed areas to ensure your letter is not overlooked):

Thank you for initiating the process of updating the Community Reinvestment Act. Good affordable credit is essential to the health of America's neighborhoods. And financial institutions must be held accountable to participate in the real economy by offering quality loans and community investments.

The past decade has shown how devastating high-cost, predatory credit can be to our nation pushing our entire economy to the brink of collapse and resulting in high unemployment, faltering state and local budgets, numerous foreclosures and long-time empty buildings.

It's shocking how many of my friends and neighbors are unemployed --and have been for some time now. And the number of homes for sale --and not selling in a timely manner-- in my community is outrageous.

It is imperative that banks repair the damage and continue to do good business in our communities. An updated and modernized Community Reinvestment Act addressing the following is needed:

- \* Real bank accountability and fairness. Banks like Bank of America and Wells Fargo who took down our economy should not receive outstanding ratings. Banks should no longer be allowed to pick which of their areas they are graded on or which parts of their companies get looked at.

- \* Banks must get failing grades if they discriminate by offering toxic loans, less credit, worse credit or inadequate services to lower income and minorities communities.

- \* Strengthen the requirements for banks to work with us. We need to be able to challenge the banks directly to meet our credit needs.

Thank you.

Sincerely,

First Name: Mark  
Last Name: Bartleman