

September 13, 2007

Jennifer J. Johnson, Secretary
Board of Governors of the Federal Reserve System
20th and Constitution Avenue, NW
Washington, DC 20551
E-mail:
regs.comments@federalreserve.gov

Dear Ms. Johnson,

This letter is a comment on proposed questions and answers regarding community reinvestment.

You are in receipt of a letter from Norma A. Hart, President of the National Bankers Association. Her comments accurately reflected not only the thoughts of a trade organization President, but also the minority banks throughout the country that she represents. Unity National Bank of Houston is one of those banks. We are indeed in need of clarity within CRA if we are to ever receive the assistance to continue working in the battlefields of Houston's under-served communities. Without assistance it is unsure how long we can continue to be affective in these areas. Majority banks have not responded as expected to previous attempts for partnerships with our banks. Our inner-cities will continue to die if steps at every level are not pursued. Please use the authority given to you to help us effect change and progress throughout this nation.

Respectfully submitted,

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