

**TO WHOM IT MAY CONCERN:**

**As Administrator of a first time homebuyers' program for the counties of Wayne and Ontario in upstate New York, I am appalled to hear that FDIC is considering revising the CRA requirements. My families rely heavily on the CRA programs available in my area which enable them to attain homeownership. As we all know, homeownership is a tremendous asset to a community. If banks with assets between \$250 and \$1 billion are allowed to engage in lower CRA requirements, this will be a tragedy not only for my program who administers to the low and very low income families, but to the counties I administer. These counties depend on these programs to develop and grow. It is my concern that banks will only want to deal with affluent buyers. The growth of America lies in our rural communities who contain a diversified population and it is your responsibility to ensure they are serviced. If this new proposal is passed, you will be doing a terrible disservice to the families that are the backbone of this country.**

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