

From: Dan Orcutt [orcutt@museumoftheearth.org]  
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To: Comments, Regs  
Cc: cnycitizenaction@aol.com  
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Not only is this attempt to let lending corporations nigh completely neglect lower income populations and developing communities reprehensible, it is also short sighted. By investing in lower income communities, the overall economy can be improved, increasing tax revenue. These are the people most in need of financial assets to change their situation, and they need all the protection that the law can provide.

Do not cripple the CRA!

Sincerely,

Dan Orcutt