

December 18, 2008

Office of the Comptroller of the Currency – Docket ID OCC-2008-0021
Board of Governors of the Federal Reserve System – Docket (OP-1338)
Federal Deposit Insurance Corporation
Office of Thrift Supervision – Docket ID (OTS-2008-0012)
National Credit Union Administration – RIN 3133-AD38

RE: Public Comment on Proposed Interagency Appraisal and Evaluation Guidelines

Dear Regulators:

My comment here is brief in that I have voiced written outrage and concern on the lack of enforcement of all regulators as it relates to financial institutions and their lack of reinvestment in the African American community via social, community and economic development. And just as regulators ignore the respect and law to respond to my written concerns in the past, I have little hope that my input now will be accepted or even acknowledged. However, I will give it.

Input from citizens must be more inclusive. I know I am relatively active and try being informed about most matters, but had I not persisted and requested a copy of the said issue to comment I would have been excluded like 99.9% of the African American community. Why don't the local regulators' offices in Houston do a better job to get the notice publicized to the African American communities? There are newspapers, radio and TV, churches, small businesses, etc. that could help distribute the notice(s). Here again, regulators actually lack the interest to include African Americans.

There is a list of issues aside from appraisal and evaluation by financial institutions that deny loans to the African American community. Racism is always constant because it is implemented from the federal level and on to the state and local. And until a real and affective approach is achieved in including the African American community in the comment process injustices will reign. I suggest that this entire comment period be extended to allow proper notice to the African American community and equal opportunity to give comment on the said practices and policies cited.

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