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Since its inception in 1977 the CRA has been focused on improving the ability of low to middle income individuals in obtaining mortgage financing for a home. Though the CRA has come under fire, rightly or wrongly, for possibly contributing to the mortgage issues of present, the current status of the heavily impacted American Dream is worthy of applying all available tools to remedy. The foreclosure outlook is not improving as record levels are anticipated into 2010 and beyond. Each of the misguided or system induced purchase or investment decisions must work its way through the system and depending on the resilience or commitment of the individual, may take longer to reach the breaking point. As these individuals relinquish the property and their dreams, a hole is left in their heart and the community as the abandoned property becomes part of a foreclosure system that is defunct and ill prepared. The bank, who now holds sole title, is resistant to release the property for anything less than optimum to minimize their losses; hoping the market will recover and their "new" property will be more valuable. Making the difficult task harder, the banks are not realtors and as such are not efficient at dealing with even reasonable offers, hindering the process to the point of impasse. Due to this elongated and resistant system the empty property becomes an eye sore and drags down the value of adjacent properties to the point that those home owners who are standing their ground are also being negatively affected as their home worth also dwindles. In this fashion the individual, the community and the nation is affected and though some pain must be accepted as we pay our penance we should work to repair as quickly and smartly as possible. By allowing the CRA to proactively encourage Depository Institutions in the fiscal trust and support of the foreclosed properties in cities and towns we are filling the holes in our hearts. We can no longer look backward and curse how we got into this situation but instead must look forward and use all the tools at our disposal to improve the situation for all of our citizens.