

Dear Office of Thrift Supervision,

As a member of the National Community Reinvestment Coalition, the Southern Regional Community Reinvestment Corporation(SRCRC) thank you for covering these hearings. We urge you to embark on a regulatory rule making to strengthen the Community Reinvestment Act. Meaningful reforms to CRA will ensure economical recovery, that promotes sustainable lending to small businesses for job creation and responsible home lending. While we applaud your intentions to improve CRA, regulatory actions alone is not sufficient. Congress needs to apply CRA broadly throughout the financial industry in order to maximize safe and sound lending and investments in communities. SRCRC was formed in 2009 to address issues regarding "Redlining" by the financial community banks,investment companies,etc. in the city of Port Arthur,Texas and including the entire state of Texas. As you are aware, Dallas is the headquarters of the Eleventh Federal Reserve District, this district also includes El Paso, Houston, San Antonio, Northern Louisiana, and Southern New Mexico. Port Arthur, Texas community has experience a lack of investment over the past twenty years. In 1993, Port Arthur was named as having the nineteenth worst poverty rate in the nation, there has been personal accounts by citizens stating that they were told banks will not finance a home or business in the low moderate income of Port Arthur, Texas. SRCRC has already entered into discussions with a financial institution that proceeded to move their banking facilities out of the minority community without any citizen input or notifications. Texas as a whole suffers from the lack of TRUE EDUCATION and FEDERAL ENFORCEMENT of the FEDERAL MANDATES CRA LAWS,ETC.. I strongly believe that any proper reworking of the CRA must take into account constituents from areas beyond those where hearings are currently scheduled to take place. Therefore, I ask that the Office of the Comptroller of the Currency, the Federal Reserve Board, the Federal Deposit Insurance Corporation, and the Office of Thrift Supervision add public hearings in Dallas or Houston to the schedule. Thank You for your time and attention in addressing this matter. Please contact me with questions you may have at (409) 543-2514.

Sincerely,

Orlan R. Allen

President and CEO(SRCRC)