

EXHIBIT C



December 18, 2019

Nitin Shah
Democracy Forward Foundation
PO Box 34553
Washington, DC 20043

Dear Mr. Shah:

This is in response to your letter dated December 11, 2019 which was received in my office on December 11, 2019 for processing under the Freedom of Information Act, 5 U.S.C. 552.

You requested the following:

1. All emails related to the revision of the Community Reinvestment Act regulations whose sender and/or recipient fields include one or more email addresses with a top-level domain ".com," ".org," or ".edu." You stated this does not include comments filed in the public rulemaking docket number OCC-2018-0008, "Reforming the Community Reinvestment Act Regulatory Framework."
2. All records containing or reflecting communications, conversations, complaints, interpretations, decisions or actions taken relating to whether public comments related to the Advanced Notice of Proposed Rulemaking (ANPR) "Reforming the Community Reinvestment Act Regulatory Framework" were fabricated, manufactured, or otherwise not authored by the putative signatory.
3. All records containing or reflecting communications to or from Comptroller Joseph Otting or Deputy Comptroller for Community Affairs Barry Wides concerning or relating to California Reinvestment Coalition (CRC) or the American Banker articles "BankThink Why is OCC scared of public input?" or "Setting the record straight on CRA reform."
4. All records containing or reflecting communications from Deputy Comptroller for Community Affairs Barry Wides to persons or entities outside the government seeking corrections of or responding to statements, whether inside or outside the ANPR/rulemaking process, by such persons or entities about the OCC effort to revise the Community Reinvestment Act regulations.

The timeline for this search is September 5, 2018 to December 16, 2019.

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You also requested a fee waiver.

Your request for a fee waiver is granted. We believe the disclosure of the information is in the public interest because it would contribute to public understanding of certain operations and is not already in the public domain.

Sincerely yours,

Frank D. Vance, Jr.

Frank D. Vance, Jr.
Manager, Disclosure Services
& Freedom of Information Act Officer
Communications Division

#2020-00071-F