

Dear Officials of Federal Bank and Thrift Agencies:

As a banking customer I would like to urge you to change your proposed Community Reinvestment Act (CRA) regulation before **finalizing** it. I believe you need a stronger predatory lending standard and I believe you should keep the **small** bank definition as it is at \$250 million in assets.

I hate rip-off lenders who do what you call "asset-based lending" and try to force borrowers into foreclosure *so* they can take over their homes. However, there are a whole bunch of other ways **that** seemingly good banks take advantage of customers who **don't** understand **the** loan process. I **think** the regulators should use the CRA exams to penalize lenders who push **high** cost loans with high fees **and** those who get you into a bad loan and then try to flip you **into** an even worse loan. I hate prepayment penalties that keep you from getting out of **a** bad loan **and** single premium credit insurance policies that cost a lot but **don't** really help the customer. Lower **a** bank's CRA rating when they do stuff like that.

The big banks are getting so big that to think they would **actually** do much for **regular** folks is a joke, so I **hope** you will pay more attention to the smaller banks. They can do more if the regulators would **only** encourage the larger of the small banks to support community development lending and investments in smaller **communities**. Keeping them on the **large** bank CRA exam will **do** more to encourage reinvestment in **the** community than letting them take the small bank exam does. I'm asking you not to raise the asset threshold definition of a small bank.

I also support the position of the National Community Reinvestment Coalition. I *think* they pretty much nailed it.

Thank **you very** much for paying attention to my concerns.

Sincerely,



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