

From: Anita Gebhardt
Subject: CRA Regulations Hearings

Comments:

Anita Gebhardt

August 25, 2010

Federal Reserve Board

Dear Federal Reserve Board:

If CRA had covered more lenders, the economic collapse wouldn't have been so drastic or could have been avoided altogether. Please expand and modernize CRA to cover more lenders to protect communities and borrowers like me.

Please -- you can have no idea of the suffering out here in the real, forgotten America. People need help and they aren't getting it, and in this country, that is obscene. Please come out to Toledo or Omaha or St. Louis to see what's going on, and then do what is right and has been right all along to stop the victimization of Americans by the bankers you are obliged to oversee. See what their recklessness has wrought and make it stop.

Sincerely,

Anita Gebhardt