

From: Walter Schmitt II  
Subject: CRA Regulations Hearings

---

Comments:

Walter Schmitt II

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.

Sincerely,

Walter Schmitt II