

From: Michele Brown
Subject: CRA Regulations Hearings

Comments:

Michele Brown

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.

I'm a Senior and it's very difficult to find a job because I am a Senior. Even though people say they do not discriminate, they do. As a result, I am struggling to make my House Payment which is my whole Social Security Check. They will not refinance my mortgage because as a result of not working, my credit rating has severely gone down the tubes and I don't have the income requirement for a remortgage.

Sincerely,

Michele Brown