

From: MF
Subject: CRA Regulations Hearings

Comments:

MF

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.

Hello:

We lost our home due to health issues with our child and I lost my job last week. I always thought as a nurse I would have a job, but employers won't hire a person who is in debt.

They check your credit and discriminate against you by not calling you in. They label you a bad risk. It is stated in the HR literature, so no, not making this up! It is a vicious cycle, No home no job uninsured sick child unemployable more time on unemployment.....through no fault of mine.

FIX THE SYSTEM YOU CREATED!!!!!

Sincerely,