

From: Mark Strickland  
Subject: CRA Regulations Hearings

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Comments:

Mark Strickland

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 was a victim of a predatory loan. The broker didn't even tell me I was getting a Neg-Am loan! I didn't get that info until after I'd signed and my contract was altered after the fact.

Now the house is underwater and I'm going in debt every month just to save my credit. I have zero disposable income to aid this economy.

**AND THE GOVERNMENT IS DOING NOTHING TO GET LENDING OR REFI'S GOING AGAIN!**  
That is the solution to everything because it will revive jobs in the construction, realty, mortgage, home improvement, escrow industries and renew American's equity.

**WHEN ARE THEY GOING TO DO SOMETHING ABOUT THIS??????**

Sincerely,

Mark Strickland