

From: Alexandra Udell
Subject: CRA Regulations Hearings

Comments:

Alexandra Udell

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 live on disability and my dream is to own a house. But now it is much harder to reach my dream. As I can not find any one to loan me the money. as my income is so low. I work with the homeless and the agencies are hit so hard as so many have lost their homes. the homeless agencies have not received any more funding. in fact they have lost a lot of government funding to help. The only ones I see that are doing well are the ones that in charge of the banks. I think those are the ones that need to be kept in check. I just want part of the American dream. and to be able to have the ability to pursue my happiness. I feel that right has been denied to me.

Sincerely,

Alexandra Udell