

From: Larry Downing
Subject: CRA Regulations Hearings

Comments:

Larry Downing

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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.

Why aren't you expanding CRA? The middle-class is shrinking and so goes the middle-class, so goes OUR economy!!!!
This is not rocket science. Just takes some courage!

Sincerely,

Larry Downing