

From: Mike Cohn
Subject: CRA Regulations Hearings

Comments:

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.

Politicians who continuing to polarize the public just for re-election will only find themselves out eventually - Hispanic voters are increasingly socially conservative, but very regulation friendly. If officials don't do what is right to protect the public via regulation and continue to rely on knee jerk "cut nose off to spite face" white republicans, they will lose even more than they anticipated.

Sincerely,

Mike Cohn