

From: I. R.  
Subject: CRA Regulations Hearings

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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.

To whom it may concern,

I have been out of work since 2005. I was ill and on disability. I have since gotten better. However, I cannot find a job that will pay me enough to afford daycare for my child. Therefore, I cannot go back to work. As such we are now a one income family. The federal, state and local governments continually increase taxes. My husband has not gotten a raise since 2006. My house is now worth less than my mortgage.

If I can't get a job or sell my house how will I afford to continue living if our governments don't stop with these abusive tax increases? Where is the bailout for the average American? Why do the banks, the auto manufacturers, the teachers union, welfare recipients, etc. all get bail outs when the people that are actually paying taxes do not?

This country is an absolute disgrace. The system does not work and has not for a very long time.

Please fix it now.

Thank you for your immediate attention in fixing this hypocrisy called "America".

Sincerely,