

From: D. P.  
Subject: CRA Regulations Hearings

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Comments:

August 25, 2010

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 absolutely support CRA's efforts. Unfortunately I lost my home, of 14 years, to foreclosure on 11-01-07. I had to quit my 20 year government career. My children were accepted by many excellent public & private colleges. But I had no money left to send them to school. FAFSA & TX Christian University's response to our grants request was "Ms. Pope should apply for a \$23,000 loan" - HA - no one would lend me a dime. My credit was ruined. And you can imagine what this did to me and my children's life.

Please don't let this continue breaking the hearts, the finances, and future of hard working Americans.

Sadly Sincere,

D. P.