

From: Angel Garcia
Subject: CRA Regulations Hearings

Comments:

August 26, 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.

The values of my family members' homes have declined significantly as a result of the poor regulatory environment that let supprime mortgage lending build up and collapses without controls. I urge you to protect all home lending by regulating all lending entities and submitting them under CRA review.

Sincerely,

Angel Garcia