

From: M. M.  
Subject: CRA Regulations Hearings

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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.

We have been unable to refinance our residence and our upside down rental property. My wife is now unemployed for over 20 months. There is no end in sight. Our equity has dropped probably 200,000. Where is the money going? It's not going to help homeowners or homeowners who also provide rental residences to others. We will eventually be forced to sell our residence, walk from the rental, and endure years of bad credit in our "golden years".

Where is the justice? This is Not America. The Federal Reserve Board is currently the problem, not the solution.

Sincerely,