

From: A. H.  
Subject: CRA Regulations Hearings

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Comments:

August 28, 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.

I don't know if the CRA could have helped us or not. Currently, we are in a fight with PNC Bank, who we are convinced is not playing fair, trying to get a mortgage modification, and avoid losing our home.

It is that simple.

I lost my job in 12/2008, and have not been able to get a new one, I must have applied to more than 200 jobs since, but to no avail. I really don't know who the CRA is, so I cannot say if they could have helped, or can still help ... I only know that we are in a fight and we don't have any real help. We have paid nearly \$4K to a law firm who guaranteed they would get us a mortgage modification - and we have a Fannie Mae mortgage - but last week PNC sent us a denial letter. Now we have to fight them, and try to get our money back on the 100% refund deal from the law firm.

Something must be done to make this process easier, and more fair to the consumer.

We are not all deadbeats.

-a.

Sincerely,