

From: Silvia Hall  
Subject: CRA Regulations Hearings

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Comments:

August 30, 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.

These are the facts:

FACT: Only 6% of subprime mortgage lending consisted of loans covered by the CRA. FACT: The other 94% of subprime mortgage lending was not covered by the CRA. FACT: Federal regulators are considering expanding CRA to cover more lenders in the future.

Sincerely,

Silvia Hall