

From: L. Goldman  
Subject: CRA Regulations Hearings

---

Comments:

L. Goldman

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 have an older home that I purchased for \$xxxx, it has been a money pit despite passing a home inspection I paid for and I would love to sell it but now have homes in my area that are larger and in much better condition selling for less than I owe on this home so I am stuck here. The home is not worth \$xxxxx more and as a xxxxxxx with three children and only one income (mine) I would do a short sale to get rid of it and out of this debt but it took so long for my lender to even return my calls that getting help is impossible. What about helping the people who use the banks instead of helping the banks only and then the wealthy bankers take large bonuses and leave us little people in the dirt. I still work full time and have completed seven surgeries and chemo for cancer and I struggle every day to stay afloat without a life raft.

Sincerely,

L. Goldman