

From: F. D.
Subject: CRA Regulations Hearings

Comments:

September 5, 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 lost my home in 2007 due to an illness (where I was off work on leave without pay for several months), and my wife losing her job. The bankruptcy system failed us in our attempt to save our home. It seems as if everything in this country is now geared to what corporations want. We now live in an apartment. I am back working full-time, but she has not been able to find any work since 2007. We need to save the working and middle class in the United States by strengthening financial reform, and strengthening the safety net.

Sincerely,