

From: L. S.
Subject: CRA Regulations Hearings

Comments:

September 6, 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'm a proud, educated, hard working 54yr old single-mother. Our home is going to auction, our small business is down 50%, my retirement investments have dwindled to not even a year's college tuition for my son. And I still have a \$25000 student loan from a school that didn't deliver industry standards, that I haven't been able to knock down in the last 9yrs. There are millions worse off than us, that I try to help everyday.

I have no clue what to do, except work on our legislators to stop this criminal profiteering exploitation of consumers and the gambling away and outsourcing of our economy, that over the last few decades have devastated our economy with global ripple affects.

Hope you will do what best for exponential profits for ALL of US, not just the profiteering few.

Sincerely,