

From: Kimberly Rowlett
Subject: CRA Regulations Hearings

Comments:

Kimberly Rowlett

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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.

Every American rich or poor, working or nonworking, receiving assistance, needs to be able to have full rights of home/farm ownership, with full financing or needed funding available to all, and easily found in public sources of information, newspapers, etc. Poorer, disabled and elderly Americans should be openly encouraged how to successfully purchase, and own their own home, with consolidation of debt available for all.

Sincerely,

Kimberly