

From: Avalon Brown
Subject: CRA Regulations Hearings

Comments:

August 27, 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 am the wife of a veteran of the Vietnam war, and he worked in construction for years. We cannot find his service papers so he is disregarded as a veteran. In 2007 his work decreased and it went from bad to worse, because he had to have surgery. We owned three homes and we have lost all three. In 2008 my husband had surgery on his foot and ankle. He could not go back to work so he went on Pension and now we have used all our savings. These Mortgage companies are liars, they pretend they are adjusting a payment plan for you and in three months they reject your payment. We are both over 70 yrs, we have a disabled daughter and after all our hard work and care the mortgage companies have devastated us.

Sincerely,

Avalon Brown