

From: Peter Sandifer
Subject: CRA Regulations Hearings

Comments:

August 28, 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.

Why is credit only, ONLY on credit reports. Heck they lie just as much as the individual person. Why can you not weigh a persons shown income, investments, work ethic, and over all life achievements? I have all this above but can't get refinanced to save my house and investments. Have had downs (divorce, dept. consolidation) But my overall life is as I've discribed above. Feel as though I'm being set up to fail...

Sincerely,

Peter Sandifer