

Dear Officials of Federal **Bank** and Thrift Agencies:

As a banking customer I would like to urge you to change your proposed Community Reinvestment Act (CRA) regulation before **finalizing** it. I believe **you** need a stronger predatory lending standard and I believe you should keep the small bank definition as it is at \$250 million in assets.

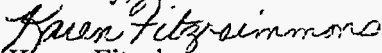
I hate rip-off lenders who do what you call "asset-based lending" and try to force borrowers into foreclosure so they can take over their homes. However, there are a whole bunch of other ways that seemingly good banks take advantage of customers who don't understand the loan process. I think the regulators should use the CRA exams to penalize lenders who **push high** cost loans with **high** fees and those who **get** you into a bad loan **and** then try to **flip** you into an even worse loan. I hate prepayment penalties that keep you **from** getting out of a bad loan and single premium credit insurance policies that cost a lot but don't really help the customer. Lower a **bank's** CRA rating when they do stuff like that.

The big **banks** are getting so big that to **think** they would actually do much for regular folks is a joke, so I hope you will pay more attention to the smaller banks. They can do more if the regulators would only encourage the larger of the small banks to **support** community development lending and investments in smaller communities. Keeping them on the large bank CRA **exam will** do more to encourage reinvestment in the community than letting them take the small bank exam does. I'm **asking** you not to raise the asset threshold definition of a **small** bank.

I also **support** the position of the National Community Reinvestment Coalition. I think they pretty much nailed it.

Thank you very much for **paying** attention to my concerns.

Sincerely,



Karen Fitzsimmons

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