

From: Marian Cruz  
Subject: CRA Regulations Hearings

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Comments:

Marian Cruz

November 23, 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.

Something must be done to protect the ordinary folks from these unfair practices.

Sincerely,

Marian Cruz