

**From:** Bankexpert@cs.com [mailto:Bankexpert@cs.com]  
**Sent:** Tuesday, March 22, 2005 3:54 PM  
**To:** Comments  
**Subject:** CRA

Dear FDIC Staff:

As a longtime banker and banking consultant who operates nationwide, it is my opinion that the CRA and HMDA reporting requirements are no longer useful. Rather than require everyone to report on these items (when 99.99+% of the reports are acceptable), it would be much more efficient to simply deal with any exceptions that are brought to the attention of the regulators. It is my opinion that this would not interfere with the goals of the CRA and HMDA.

Best regards,

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