

To:

Ms. Jennifer J. Johnson
Secretary Board of Governors
The Federal Reserve System
20th Street and Constitution Ave. N.W.
Washington, D.C. 20551

From:

I am a participant in the Neighborhood Assistance Corporation of America's ("NACA") homeownership program. I am accessing NACA's comprehensive counseling. As part of the NACA program I have access to NACA's mortgage product.

I have provided my comments below that would impact NACA's program and thus my opportunity for affordable homeownership. These are my personal comments that are not based on any form letter. Thus please take these comments seriously since these are my sincere thoughts that I have authorized NACA to submit as part of the comment process.