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MAY10'05 PM 2:24 BOARD

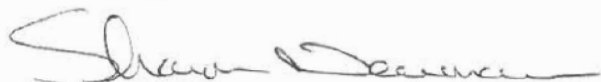
May 4, 2005

National Credit Union Administration  
Attn: Mary Rupp, Secretary of the Board  
1775 Duke Street  
Alexandria, VA 22314-3428

Dear Ms. Rupp:

I am writing in regards to the changes you have proposed on the Construction and Development lending regulation. I have been employed with Central Minnesota Federal Credit Union for 4 years and have seen the growth that we have experienced. I believe that the proposed changes will have a negative impact to our members or potential members as well as the credit union. Please reconsider your decision.

Sincerely,



Sharon Neuman