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MAY09'05 PM 1:54 BOARD

May 5, 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 the Credit Union for three years and although I do not personally deal with the loan program, I know that it would negatively affect our members that come to the Credit Union. I hope that you will reconsider your decision.

Sincerely,

Amy Bertram

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