

May 5, 2005

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

MAY 10 '05 PM 2:25 BQAR

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Dear Ms. Rupp:

I am writing this letter in regards to the proposed changes on the Construction and Development lending regulation. Although, I have only been an employee of Central Minnesota Federal Credit Union for 1 month, I have seen it grow through the years that I have been a member there. I feel that the proposed changes will definitely have a negative impact on the credit union and its members as well as our potential members. Please reconsider your decision on this matter.

Sincerely,

Angela Barten