

May 4, 2005

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MAY11'05 2:18 BOARD

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

Re; Proposed Changes to Construction and Development Lending

Dear Mary,

I hope you reconsider the proposed amendment to the definition of construction or development loans. As a Member Service Representative, I feel that there may be many members that would be affected by this proposal. By limiting the ability to meet our members needs, there will be times that we will have to turn down our members request for a loan. That could mean losing members that have been lifelong members. Thank you for taking the time to reconsider this proposed amendment.

Sincerely,



Lisa Heinen
PO Box 356
Freeport MN 56331