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MAY 09 '05 PM 1:56 BOARD

May 6, 2005

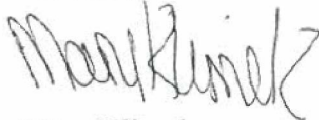
National Credit Union Administration
Mary Rupp, Secretary of the Board
1775 Duke Street
Alexandria, VA 22314

Dear Mary:

I am writing in regards to NCUA changing the definition of Construction and Development. If what NCUA is proposing happens, the construction of new property will decrease which will be less housing available. The members that would like to get a loan to develop land will not be able to. We would be driving our members away to other financial institutions. We would not be able to serve all of our members. This will be a problem for our future.

Thank you for your attention in the matter.

Sincerely,



Mary Klimek