

98

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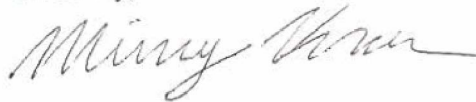
May 5, 2005

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. As an employee of Central Minnesota Federal Credit Union, I believe that the changes you have proposed will have a negative impact on our members or potential members, along with the credit union. Please consider this in your decision.

Sincerely,



Missy Kraker