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May 5th 2005


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

MAY09'05 :55 BOARD

Dear Ms. Rupp:

As an employee of the Central Minnesota Federal Credit Union, I am writing on the changes proposed to the Construction and Development Lending Regulations. I feel that it will have a negative impact on our current members, potential members and the community. Please consider the impact that it will have on all the people we serve.

Thank you for your time.


Sincerely,
Tina Wolbeck