

Steve Brown, ABR, CIPS, CRS, GREEN 2014 President

Dale A. Stinton Chief Executive Officer

GOVERNMENT AFFAIRS DIVISION

Jerry Giovaniello, Senior Vice President Gary Weaver, Vice President Joe Ventrone, Vice President Scott Reiter, Vice President Jamie Gregory, Deputy Chief Lobbyist

500 New Jersey Ave., NW Washington, DC 20001-2020 Ph. 202-383-1194 Fax 202-383-7580 www.REALTOR.org May 30, 2014

The Honorable Mitch McConnell United States Senate Russell Senate Office Building #317 Washington, DC 20515

Dear Minority Leader McConnell:

The one million members of the National Association of REALTORS® thank you for introducing S. 1916, the "HELP Rural Communities Act". This bill will allow rural communities to petition the Consumer Financing Protection Bureau (CFPB) about their designation as a "non-rural" community.

Rural citizens face unique challenges finding access to credit. Communities should not be excluded from rural programs based on a single determination. This bill simply allows communities to contest a federal determination that they are "non-rural". It requires federal agencies to consider a range of criteria to make a final decision about the status of a community.

This legislation will ensure that our rural citizens continue to have access to financing appropriate to their needs. We thank you for introducing S. 1916, and stand ready to work with you on its passage.

Sincerely,

Steve Brown

2014 President, National Association of REALTORS®

