



NATIONAL ASSOCIATION OF REALTORS®

*The Voice For Real Estate®*

500 New Jersey Avenue, N.W.

Washington, DC 20001-2020

Charles McMillan  
CIPS, GRI  
*President*

Dale A. Stinton  
CAE, CPA, CMA, RCE  
Chief Executive Officer

GOVERNMENT AFFAIRS DIVISION  
Jerry Giovaniello, Senior Vice President  
Gary Weaver, Vice President  
Joe Ventrone, Vice President  
Jamie Gregory, Deputy Chief Lobbyist

July 28, 2009

The Honorable Tom Latham  
United States House of Representatives  
2217 Rayburn House Office Building  
Washington, DC 20515

Dear Congressman Latham,

On behalf of American homebuyers and the 1.2 million members of the National Association of REALTORS®, I urge you to quickly provide additional commitment authority to the Federal Housing Administration's (FHA) single family mortgage insurance program. FHA mortgage insurance plays a critical role in our nation's economic recovery. And today, that insurance authority is quickly being depleted.

FHA's market share has grown dramatically, as American families strive to obtain safe, affordable mortgage financing and achieve sustainable homeownership. Without FHA mortgage insurance, these families will be left out in the cold, and our housing recovery will stop. HUD has submitted a request for an additional \$85 billion in commitment authority through the end of FY09. We urge you to move this request to the House floor for passage immediately.

Without FHA mortgage insurance, many hardworking families will be denied access to homeownership. We urge you not to allow this valuable program to be suspended due to lack of commitment authority.

Sincerely,

A handwritten signature in cursive script that reads 'Charles McMillan'.

Charles McMillan, CIPS, GRI  
2009 President, National Association of REALTORS®