



NATIONAL ASSOCIATION OF REALTORS®

*The Voice For Real Estate®*

500 New Jersey Avenue, N.W.  
Washington, DC 20001-2020  
202.383.1194 Fax 202.383.7580  
www.realtors.org/governmentaffairs

Pat Vredevoogd Combs  
ABR, CRS, GRI, PMN  
President

Dale A. Stinton  
CAE, CPA, CMA, RCE  
EVP/CEO

GOVERNMENT AFFAIRS  
Jerry Giovaniello, Senior Vice President  
Walter J. Witek, Jr., Vice President  
Gary Weaver, Vice President

November 2, 2007

U.S. House of Representatives  
Washington, DC 20515

Dear Representative:

On Wednesday, November 7, 2007 the House of Representatives is expected to consider H.R. 3355, the Homeowners' Defense Act of 2007. On behalf of 1.3 million members of the National Association of REALTORS®, I urge you to vote in favor of this important legislation backed strongly by NAR.

Passing H.R. 3355, the Homeowners' Defense Act of 2007, is a step toward ensuring that homeowners have the ability to purchase adequate property insurance and protect their homes. Insurance is a key component to financing a real estate purchase. The inability to obtain affordable insurance is a serious threat to the residential real estate market, impacting not only single family homes, but condominiums, co-operatives and rental units as well. Unfortunately, REALTORS® in numerous states tell us this problem is all too real. Providing additional support for state-sponsored insurance programs to help homeowners prepare for, mitigate and recover from the damages caused by natural catastrophes will be welcomed by those most affected.

Passage of H.R. 3355 will send a strong signal that protecting homeowners, renters and commercial property owners is a top Congressional priority. I urge you to vote for H.R. 3355 when it comes to the House floor.

Sincerely,

Pat V. Combs, ABR, CRS, GRI, PMN  
2007 President, National Association of REALTORS®