

June 13, 2005

The Honorable Spencer Bachus
Financial Services Committee
U.S. House of Representatives
442 Cannon House Office Building
Washington, D.C. 20515

Dear Congressman Bachus:

As you may know, the Financial Services Committee has scheduled a hearing for Wednesday, June 15th on the issue of allowing the big banking conglomerates to operate real estate businesses. I want to emphasize the position of the 1.1 million members of the National Association of REALTORS[®] on this matter – support H.R.111, the “Community Choice in Real Estate Act” and oppose H.R.2660, the “Fair Choice and Competition in Real Estate Act of 2005.”

Much is at stake in this debate involving the banking and real estate industries. To breach the wall between banking and commerce would be a huge shift in public policy and Members of this Committee should be skeptical of attempts to do so. There will be no winners if we allow banks to scale the wall to commercial activities. This slippery slope could lead next to bank sales of automobiles, boats, jewelry and appliances. The conflicts of interest inherent in this situation would be terrible for consumers. It would lead to further consolidation, loss of jobs, and possible risk to bank safety and soundness.

REALTORS[®] remain committed to the passage of H.R. 111. Our position has not changed – Congress has adopted a clear national policy against mixing banking and commerce. In 2000, at the behest of the large national megabanks the Federal Reserve Board and Treasury Department issued a proposed rule seeking to circumvent Congressional intent. A bi-partisan majority of the House has sought to clarify the separation of banking and commerce through the “Community Choice in Real Estate Act” introduced in the 107th, 108th and 109th Congresses. The bill currently has 233 cosponsors.

I urge you to support passage of H.R. 111, the “Community Choice in Real Estate Act.”
Thank you for your consideration.

Sincerely,

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Al Mansell, President
National Association of REALTORS[®]

June 13, 2005

The Honorable Artur Davis
Financial Services Committee
U.S. House of Representatives
208 Cannon House Office Building
Washington, D.C. 20515

Dear Congressman Davis:

As you may know, the Financial Services Committee has scheduled a hearing for Wednesday, June 15th on the issue of allowing the big banking conglomerates to operate real estate businesses. I want to emphasize the position of the 1.1 million members of the National Association of REALTORS[®] on this matter – support H.R.111, the “Community Choice in Real Estate Act” and oppose H.R.2660, the “Fair Choice and Competition in Real Estate Act of 2005.”

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Al Mansell, President
National Association of REALTORS[®]

June 13, 2005

The Honorable Ginny Brown-Waite
Financial Services Committee
U.S. House of Representatives
414 Cannon House Office Building
Washington, D.C. 20515

Dear Congresswoman Brown-Waite:

As you may know, the Financial Services Committee has scheduled a hearing for Wednesday, June 15th on the issue of allowing the big banking conglomerates to operate real estate businesses. I want to emphasize the position of the 1.1 million members of the National Association of REALTORS[®] on this matter – support H.R.111, the “Community Choice in Real Estate Act” and oppose H.R.2660, the “Fair Choice and Competition in Real Estate Act of 2005.”

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Sincerely,



Al Mansell, President
National Association of REALTORS[®]

June 13, 2005

The Honorable Tom Feeney
Financial Services Committee
U.S. House of Representatives
323 Cannon House Office Building
Washington, D.C. 20515

Dear Congressman Feeney:

As you may know, the Financial Services Committee has scheduled a hearing for Wednesday, June 15th on the issue of allowing the big banking conglomerates to operate real estate businesses. I want to emphasize the position of the 1.1 million members of the National Association of REALTORS[®] on this matter – support H.R.111, the “Community Choice in Real Estate Act” and oppose H.R.2660, the “Fair Choice and Competition in Real Estate Act of 2005.”

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Al Mansell, President
National Association of REALTORS[®]

June 13, 2005

The Honorable Katherine Harris
Financial Services Committee
U.S. House of Representatives
116 Cannon House Office Building
Washington, D.C. 20515

Dear Congresswoman Harris:

As you may know, the Financial Services Committee has scheduled a hearing for Wednesday, June 15th on the issue of allowing the big banking conglomerates to operate real estate businesses. I want to emphasize the position of the 1.1 million members of the National Association of REALTORS[®] on this matter – support H.R.111, the “Community Choice in Real Estate Act” and oppose H.R.2660, the “Fair Choice and Competition in Real Estate Act of 2005.”

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Al Mansell, President
National Association of REALTORS[®]

June 13, 2005

The Honorable Debbie Wasserman-Schultz
Financial Services Committee
U.S. House of Representatives
118 Cannon House Office Building
Washington, D.C. 20515

Dear Congresswoman Wasserman-Schultz:

As you may know, the Financial Services Committee has scheduled a hearing for Wednesday, June 15th on the issue of allowing the big banking conglomerates to operate real estate businesses. I want to emphasize the position of the 1.1 million members of the National Association of REALTORS[®] on this matter – support H.R.111, the “Community Choice in Real Estate Act” and oppose H.R.2660, the “Fair Choice and Competition in Real Estate Act of 2005.”

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June 13, 2005

The Honorable Thomas Price
Financial Services Committee
U.S. House of Representatives
506 Cannon House Office Building
Washington, D.C. 20515

Dear Congressman Price:

As you may know, the Financial Services Committee has scheduled a hearing for Wednesday, June 15th on the issue of allowing the big banking conglomerates to operate real estate businesses. I want to emphasize the position of the 1.1 million members of the National Association of REALTORS[®] on this matter – support H.R.111, the “Community Choice in Real Estate Act” and oppose H.R.2660, the “Fair Choice and Competition in Real Estate Act of 2005.”

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June 13, 2005

The Honorable David Scott
Financial Services Committee
U.S. House of Representatives
417 Cannon House Office Building
Washington, D.C. 20515

Dear Congressman Scott:

As you may know, the Financial Services Committee has scheduled a hearing for Wednesday, June 15th on the issue of allowing the big banking conglomerates to operate real estate businesses. I want to emphasize the position of the 1.1 million members of the National Association of REALTORS[®] on this matter – support H.R.111, the “Community Choice in Real Estate Act” and oppose H.R.2660, the “Fair Choice and Competition in Real Estate Act of 2005.”

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June 13, 2005

The Honorable Geoffrey Davis
Financial Services Committee
U.S. House of Representatives
1541 Longworth House Office Building
Washington, D.C. 20515

Dear Congressman Davis:

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June 13, 2005

The Honorable Richard Baker
Financial Services Committee
U.S. House of Representatives
341 Cannon House Office Building
Washington, D.C. 20515

Dear Congressman Baker:

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Al Mansell, President
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June 13, 2005

The Honorable William Clay
Financial Services Committee
U.S. House of Representatives
131 Cannon House Office Building
Washington, D.C. 20515

Dear Congressman Clay:

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Al Mansell, President
National Association of REALTORS[®]

June 13, 2005

The Honorable Emanuel Cleaver
Financial Services Committee
U.S. House of Representatives
1641 Longworth House Office Building
Washington, D.C. 20515

Dear Congressman Cleaver:

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Al Mansell, President
National Association of REALTORS[®]

June 13, 2005

The Honorable Michael Castle
Financial Services Committee
U.S. House of Representatives
1233 Longworth House Office Building
Washington, D.C. 20515

Dear Congressman Castle:

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Al Mansell, President
National Association of REALTORS[®]

June 13, 2005

The Honorable Michael Fitzpatrick
Financial Services Committee
U.S. House of Representatives
1516 Longworth House Office Building
Washington, D.C. 20515

Dear Congressman Fitzpatrick:

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June 13, 2005

The Honorable James Gerlach
Financial Services Committee
U.S. House of Representatives
308 Cannon House Office Building
Washington, D.C. 20515

Dear Congressman Gerlach:

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June 13, 2005

The Honorable Paul Kanjorski
Financial Services Committee
U.S. House of Representatives
2188 Rayburn House Office Building
Washington, D.C. 20515

Dear Congressman Kanjorski:

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June 13, 2005

The Honorable Al Green
Financial Services Committee
U.S. House of Representatives
1529 Longworth House Office Building
Washington, D.C. 20515

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Financial Services Committee
U.S. House of Representatives
132 Cannon House Office Building
Washington, D.C. 20515

Dear Congressman Hensarling:

As you may know, the Financial Services Committee has scheduled a hearing for Wednesday, June 15th on the issue of allowing the big banking conglomerates to operate real estate businesses. I want to emphasize the position of the 1.1 million members of the National Association of REALTORS[®] on this matter – support H.R.111, the “Community Choice in Real Estate Act” and oppose H.R.2660, the “Fair Choice and Competition in Real Estate Act of 2005.”

Much is at stake in this debate involving the banking and real estate industries. To breach the wall between banking and commerce would be a huge shift in public policy and Members of this Committee should be skeptical of attempts to do so. There will be no winners if we allow banks to scale the wall to commercial activities. This slippery slope could lead next to bank sales of automobiles, boats, jewelry and appliances. The conflicts of interest inherent in this situation would be terrible for consumers. It would lead to further consolidation, loss of jobs, and possible risk to bank safety and soundness.

REALTORS[®] remain committed to the passage of H.R. 111. Our position has not changed – Congress has adopted a clear national policy against mixing banking and commerce. In 2000, at the behest of the large national megabanks the Federal Reserve Board and Treasury Department issued a proposed rule seeking to circumvent Congressional intent. A bi-partisan majority of the House has sought to clarify the separation of banking and commerce through the “Community Choice in Real Estate Act” introduced in the 107th, 108th and 109th Congresses. The bill currently has 233 cosponsors.

I urge you to support passage of H.R. 111, the “Community Choice in Real Estate Act.”
Thank you for your consideration.

Sincerely,



Al Mansell, President
National Association of REALTORS[®]

June 13, 2005

The Honorable Ruben Hinojosa
Financial Services Committee
U.S. House of Representatives
2463 Rayburn House Office Building
Washington, D.C. 20515

Dear Congressman Hinojosa:

As you may know, the Financial Services Committee has scheduled a hearing for Wednesday, June 15th on the issue of allowing the big banking conglomerates to operate real estate businesses. I want to emphasize the position of the 1.1 million members of the National Association of REALTORS[®] on this matter – support H.R.111, the “Community Choice in Real Estate Act” and oppose H.R.2660, the “Fair Choice and Competition in Real Estate Act of 2005.”

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I urge you to support passage of H.R. 111, the “Community Choice in Real Estate Act.”
Thank you for your consideration.

Sincerely,



Al Mansell, President
National Association of REALTORS[®]

June 13, 2005

The Honorable Robert Neugebauer
Financial Services Committee
U.S. House of Representatives
429 Cannon House Office Building
Washington, D.C. 20515

Dear Congressman Neugebauer:

As you may know, the Financial Services Committee has scheduled a hearing for Wednesday, June 15th on the issue of allowing the big banking conglomerates to operate real estate businesses. I want to emphasize the position of the 1.1 million members of the National Association of REALTORS[®] on this matter – support H.R.111, the “Community Choice in Real Estate Act” and oppose H.R.2660, the “Fair Choice and Competition in Real Estate Act of 2005.”

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Al Mansell, President
National Association of REALTORS[®]

June 13, 2005

The Honorable Ronald Paul
Financial Services Committee
U.S. House of Representatives
203 Cannon House Office Building
Washington, D.C. 20515

Dear Congressman Paul:

As you may know, the Financial Services Committee has scheduled a hearing for Wednesday, June 15th on the issue of allowing the big banking conglomerates to operate real estate businesses. I want to emphasize the position of the 1.1 million members of the National Association of REALTORS[®] on this matter – support H.R.111, the “Community Choice in Real Estate Act” and oppose H.R.2660, the “Fair Choice and Competition in Real Estate Act of 2005.”

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Thank you for your consideration.

Sincerely,



Al Mansell, President
National Association of REALTORS[®]

June 13, 2005

The Honorable James Matheson
Financial Services Committee
U.S. House of Representatives
1222 Longworth House Office Building
Washington, D.C. 20515

Dear Congressman Matheson:

As you may know, the Financial Services Committee has scheduled a hearing for Wednesday, June 15th on the issue of allowing the big banking conglomerates to operate real estate businesses. I want to emphasize the position of the 1.1 million members of the National Association of REALTORS[®] on this matter – support H.R.111, the “Community Choice in Real Estate Act” and oppose H.R.2660, the “Fair Choice and Competition in Real Estate Act of 2005.”

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I urge you to support passage of H.R. 111, the “Community Choice in Real Estate Act.”
Thank you for your consideration.

Sincerely,

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Al Mansell, President
National Association of REALTORS[®]

June 13, 2005

The Honorable Joseph Baca
Financial Services Committee
U.S. House of Representatives
328 Cannon House Office Building
Washington, D.C. 20515

Dear Congressman Baca:

As you may know, the Financial Services Committee has scheduled a hearing for Wednesday, June 15th on the issue of allowing the big banking conglomerates to operate real estate businesses. I want to emphasize the position of the 1.1 million members of the National Association of REALTORS[®] on this matter – support H.R.111, the “Community Choice in Real Estate Act” and oppose H.R.2660, the “Fair Choice and Competition in Real Estate Act of 2005.”

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Thank you for your consideration.

Sincerely,



Al Mansell, President
National Association of REALTORS[®]

June 13, 2005

The Honorable Barbara Lee
Financial Services Committee
U.S. House of Representatives
1724 Longworth House Office Building
Washington, D.C. 20515

Dear Congresswoman Lee:

As you may know, the Financial Services Committee has scheduled a hearing for Wednesday, June 15th on the issue of allowing the big banking conglomerates to operate real estate businesses. I want to emphasize the position of the 1.1 million members of the National Association of REALTORS[®] on this matter – support H.R.111, the “Community Choice in Real Estate Act” and oppose H.R.2660, the “Fair Choice and Competition in Real Estate Act of 2005.”

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Al Mansell, President
National Association of REALTORS[®]

June 13, 2005

The Honorable Gary Miller
Financial Services Committee
U.S. House of Representatives
1037 Longworth House Office Building
Washington, D.C. 20515

Dear Congressman Miller:

As you may know, the Financial Services Committee has scheduled a hearing for Wednesday, June 15th on the issue of allowing the big banking conglomerates to operate real estate businesses. I want to emphasize the position of the 1.1 million members of the National Association of REALTORS[®] on this matter – support H.R.111, the “Community Choice in Real Estate Act” and oppose H.R.2660, the “Fair Choice and Competition in Real Estate Act of 2005.”

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Thank you for your consideration.

Sincerely,



Al Mansell, President
National Association of REALTORS[®]

June 13, 2005

The Honorable Edward Royce
Financial Services Committee
U.S. House of Representatives
2202 Rayburn House Office Building
Washington, D.C. 20515

Dear Congressman Royce:

As you may know, the Financial Services Committee has scheduled a hearing for Wednesday, June 15th on the issue of allowing the big banking conglomerates to operate real estate businesses. I want to emphasize the position of the 1.1 million members of the National Association of REALTORS[®] on this matter – support H.R.111, the “Community Choice in Real Estate Act” and oppose H.R.2660, the “Fair Choice and Competition in Real Estate Act of 2005.”

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Al Mansell, President
National Association of REALTORS[®]

June 13, 2005

The Honorable Brad Sherman
Financial Services Committee
U.S. House of Representatives
1030 Longworth House Office Building
Washington, D.C. 20515

Dear Congressman Sherman:

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Al Mansell, President
National Association of REALTORS[®]

June 13, 2005

The Honorable Maxine Waters
Financial Services Committee
U.S. House of Representatives
2344 Rayburn House Office Building
Washington, D.C. 20515

Dear Congresswoman Waters:

As you may know, the Financial Services Committee has scheduled a hearing for Wednesday, June 15th on the issue of allowing the big banking conglomerates to operate real estate businesses. I want to emphasize the position of the 1.1 million members of the National Association of REALTORS[®] on this matter – support H.R.111, the “Community Choice in Real Estate Act” and oppose H.R.2660, the “Fair Choice and Competition in Real Estate Act of 2005.”

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Al Mansell, President
National Association of REALTORS[®]

June 13, 2005

The Honorable Darlene Hooley
Financial Services Committee
U.S. House of Representatives
2430 Rayburn House Office Building
Washington, D.C. 20515

Dear Congresswoman Hooley:

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Al Mansell, President
National Association of REALTORS[®]

June 13, 2005

The Honorable Christopher Shays
Financial Services Committee
U.S. House of Representatives
1126 Longworth House Office Building
Washington, D.C. 20515

Dear Congressman Shays:

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Sincerely,



Al Mansell, President
National Association of REALTORS[®]

June 13, 2005

The Honorable Scott Garrett
Financial Services Committee
U.S. House of Representatives
1318 Longworth House Office Building
Washington, D.C. 20515

Dear Congressman Garrett:

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Thank you for your consideration.

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Al Mansell, President
National Association of REALTORS[®]

June 13, 2005

The Honorable Gary Ackerman
Financial Services Committee
U.S. House of Representatives
2243 Rayburn House Office Building
Washington, D.C. 20515

Dear Congressman Ackerman:

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National Association of REALTORS[®]

June 13, 2005

The Honorable Joseph Crowley
Financial Services Committee
U.S. House of Representatives
312 Cannon House Office Building
Washington, D.C. 20515

Dear Congressman Crowley:

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Al Mansell, President
National Association of REALTORS[®]

June 13, 2005

The Honorable Vito Fossella
Financial Services Committee
U.S. House of Representatives
1239 Longworth House Office Building
Washington, D.C. 20515

Dear Congressman Fossella:

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I urge you to support passage of H.R. 111, the “Community Choice in Real Estate Act.”
Thank you for your consideration.

Sincerely,



Al Mansell, President
National Association of REALTORS[®]

June 13, 2005

The Honorable Steve Israel
Financial Services Committee
U.S. House of Representatives
432 Cannon House Office Building
Washington, D.C. 20515

Dear Congressman Israel:

As you may know, the Financial Services Committee has scheduled a hearing for Wednesday, June 15th on the issue of allowing the big banking conglomerates to operate real estate businesses. I want to emphasize the position of the 1.1 million members of the National Association of REALTORS[®] on this matter – support H.R.111, the “Community Choice in Real Estate Act” and oppose H.R.2660, the “Fair Choice and Competition in Real Estate Act of 2005.”

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REALTORS[®] remain committed to the passage of H.R. 111. Our position has not changed – Congress has adopted a clear national policy against mixing banking and commerce. In 2000, at the behest of the large national megabanks the Federal Reserve Board and Treasury Department issued a proposed rule seeking to circumvent Congressional intent. A bi-partisan majority of the House has sought to clarify the separation of banking and commerce through the “Community Choice in Real Estate Act” introduced in the 107th, 108th and 109th Congresses. The bill currently has 233 cosponsors.

I urge you to support passage of H.R. 111, the “Community Choice in Real Estate Act.”
Thank you for your consideration.

Sincerely,



Al Mansell, President
National Association of REALTORS[®]

June 13, 2005

The Honorable Sue Kelly
Financial Services Committee
U.S. House of Representatives
2182 Rayburn House Office Building
Washington, D.C. 20515

Dear Congresswoman Kelly:

As you may know, the Financial Services Committee has scheduled a hearing for Wednesday, June 15th on the issue of allowing the big banking conglomerates to operate real estate businesses. I want to emphasize the position of the 1.1 million members of the National Association of REALTORS[®] on this matter – support H.R.111, the “Community Choice in Real Estate Act” and oppose H.R.2660, the “Fair Choice and Competition in Real Estate Act of 2005.”

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Thank you for your consideration.

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Al Mansell, President
National Association of REALTORS[®]

June 13, 2005

The Honorable Peter King
Financial Services Committee
U.S. House of Representatives
436 Cannon House Office Building
Washington, D.C. 20515

Dear Congressman King:

As you may know, the Financial Services Committee has scheduled a hearing for Wednesday, June 15th on the issue of allowing the big banking conglomerates to operate real estate businesses. I want to emphasize the position of the 1.1 million members of the National Association of REALTORS[®] on this matter – support H.R.111, the “Community Choice in Real Estate Act” and oppose H.R.2660, the “Fair Choice and Competition in Real Estate Act of 2005.”

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Al Mansell, President
National Association of REALTORS[®]

June 13, 2005

The Honorable Carolyn Maloney
Financial Services Committee
U.S. House of Representatives
2331 Rayburn House Office Building
Washington, D.C. 20515

Dear Congresswoman Maloney:

As you may know, the Financial Services Committee has scheduled a hearing for Wednesday, June 15th on the issue of allowing the big banking conglomerates to operate real estate businesses. I want to emphasize the position of the 1.1 million members of the National Association of REALTORS[®] on this matter – support H.R.111, the “Community Choice in Real Estate Act” and oppose H.R.2660, the “Fair Choice and Competition in Real Estate Act of 2005.”

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Al Mansell, President
National Association of REALTORS[®]

June 13, 2005

The Honorable Carolyn McCarthy
Financial Services Committee
U.S. House of Representatives
106 Cannon House Office Building
Washington, D.C. 20515

Dear Congresswoman McCarthy:

As you may know, the Financial Services Committee has scheduled a hearing for Wednesday, June 15th on the issue of allowing the big banking conglomerates to operate real estate businesses. I want to emphasize the position of the 1.1 million members of the National Association of REALTORS[®] on this matter – support H.R.111, the “Community Choice in Real Estate Act” and oppose H.R.2660, the “Fair Choice and Competition in Real Estate Act of 2005.”

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Al Mansell, President
National Association of REALTORS[®]

June 13, 2005

The Honorable Gregory Meeks
Financial Services Committee
U.S. House of Representatives
1710 Longworth House Office Building
Washington, D.C. 20515

Dear Congressman Meeks:

As you may know, the Financial Services Committee has scheduled a hearing for Wednesday, June 15th on the issue of allowing the big banking conglomerates to operate real estate businesses. I want to emphasize the position of the 1.1 million members of the National Association of REALTORS[®] on this matter – support H.R.111, the “Community Choice in Real Estate Act” and oppose H.R.2660, the “Fair Choice and Competition in Real Estate Act of 2005.”

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Al Mansell, President
National Association of REALTORS[®]

June 13, 2005

The Honorable Nydia Velazquez
Financial Services Committee
U.S. House of Representatives
2241 Rayburn House Office Building
Washington, D.C. 20515

Dear Congresswoman Velazquez:

As you may know, the Financial Services Committee has scheduled a hearing for Wednesday, June 15th on the issue of allowing the big banking conglomerates to operate real estate businesses. I want to emphasize the position of the 1.1 million members of the National Association of REALTORS[®] on this matter – support H.R.111, the “Community Choice in Real Estate Act” and oppose H.R.2660, the “Fair Choice and Competition in Real Estate Act of 2005.”

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Al Mansell, President
National Association of REALTORS[®]

June 13, 2005

The Honorable Paul Gillmor
Financial Services Committee
U.S. House of Representatives
1203 Longworth House Office Building
Washington, D.C. 20515

Dear Congressman Gillmor:

As you may know, the Financial Services Committee has scheduled a hearing for Wednesday, June 15th on the issue of allowing the big banking conglomerates to operate real estate businesses. I want to emphasize the position of the 1.1 million members of the National Association of REALTORS[®] on this matter – support H.R.111, the “Community Choice in Real Estate Act” and oppose H.R.2660, the “Fair Choice and Competition in Real Estate Act of 2005.”

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June 13, 2005

The Honorable Steven LaTourette
Financial Services Committee
U.S. House of Representatives
2453 Rayburn House Office Building
Washington, D.C. 20515

Dear Congressman LaTourette:

As you may know, the Financial Services Committee has scheduled a hearing for Wednesday, June 15th on the issue of allowing the big banking conglomerates to operate real estate businesses. I want to emphasize the position of the 1.1 million members of the National Association of REALTORS[®] on this matter – support H.R.111, the “Community Choice in Real Estate Act” and oppose H.R.2660, the “Fair Choice and Competition in Real Estate Act of 2005.”

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National Association of REALTORS[®]

June 13, 2005

The Honorable Robert Ney
Financial Services Committee
U.S. House of Representatives
2438 Rayburn House Office Building
Washington, D.C. 20515

Dear Congressman Ney:

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Al Mansell, President
National Association of REALTORS[®]

June 13, 2005

The Honorable Michael Oxley
Chairman
Financial Services Committee
U.S. House of Representatives
2308 Rayburn House Office Building
Washington, D.C. 20515

Dear Chairman Oxley:

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Al Mansell, President
National Association of REALTORS[®]

June 13, 2005

The Honorable Deborah Pryce
Financial Services Committee
U.S. House of Representatives
204 Cannon House Office Building
Washington, D.C. 20515

Dear Congresswoman Pryce:

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National Association of REALTORS[®]

June 13, 2005

The Honorable Patrick Tiberi
Financial Services Committee
U.S. House of Representatives
113 Cannon House Office Building
Washington, D.C. 20515

Dear Congressman Tiberi:

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National Association of REALTORS[®]

June 13, 2005

The Honorable Bernard Sanders
Financial Services Committee
U.S. House of Representatives
2233 Rayburn House Office Building
Washington, D.C. 20515

Dear Congressman Sanders:

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Al Mansell, President
National Association of REALTORS[®]

June 13, 2005

The Honorable Melissa Bean
Financial Services Committee
U.S. House of Representatives
512 Cannon House Office Building
Washington, D.C. 20515

Dear Congresswoman Bean:

As you may know, the Financial Services Committee has scheduled a hearing for Wednesday, June 15th on the issue of allowing the big banking conglomerates to operate real estate businesses. I want to emphasize the position of the 1.1 million members of the National Association of REALTORS[®] on this matter – support H.R.111, the “Community Choice in Real Estate Act” and oppose H.R.2660, the “Fair Choice and Competition in Real Estate Act of 2005.”

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National Association of REALTORS[®]

June 13, 2005

The Honorable Luis Gutierrez
Financial Services Committee
U.S. House of Representatives
2367 Rayburn House Office Building
Washington, D.C. 20515

Dear Congressman Gutierrez:

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National Association of REALTORS[®]

June 13, 2005

The Honorable Donald Manzullo
Financial Services Committee
U.S. House of Representatives
2228 Rayburn House Office Building
Washington, D.C. 20515

Dear Congressman Manzullo:

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Sincerely,



Al Mansell, President
National Association of REALTORS[®]

June 13, 2005

The Honorable Michael Capuano
Financial Services Committee
U.S. House of Representatives
1530 Longworth House Office Building
Washington, D.C. 20515

Dear Congressman Capuano:

As you may know, the Financial Services Committee has scheduled a hearing for Wednesday, June 15th on the issue of allowing the big banking conglomerates to operate real estate businesses. I want to emphasize the position of the 1.1 million members of the National Association of REALTORS[®] on this matter – support H.R.111, the “Community Choice in Real Estate Act” and oppose H.R.2660, the “Fair Choice and Competition in Real Estate Act of 2005.”

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REALTORS[®] remain committed to the passage of H.R. 111. Our position has not changed – Congress has adopted a clear national policy against mixing banking and commerce. In 2000, at the behest of the large national megabanks the Federal Reserve Board and Treasury Department issued a proposed rule seeking to circumvent Congressional intent. A bi-partisan majority of the House has sought to clarify the separation of banking and commerce through the “Community Choice in Real Estate Act” introduced in the 107th, 108th and 109th Congresses. The bill currently has 233 cosponsors.

I urge you to support passage of H.R. 111, the “Community Choice in Real Estate Act.”
Thank you for your consideration.

Sincerely,

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Al Mansell, President
National Association of REALTORS[®]

June 13, 2005

The Honorable Barney Frank
Ranking Member
Financial Services Committee
U.S. House of Representatives
2252 Rayburn House Office Building
Washington, D.C. 20515

Dear Ranking Member Frank:

As you may know, the Financial Services Committee has scheduled a hearing for Wednesday, June 15th on the issue of allowing the big banking conglomerates to operate real estate businesses. I want to emphasize the position of the 1.1 million members of the National Association of REALTORS[®] on this matter – support H.R.111, the “Community Choice in Real Estate Act” and oppose H.R.2660, the “Fair Choice and Competition in Real Estate Act of 2005.”

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Thank you for your consideration.

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Al Mansell, President
National Association of REALTORS[®]

June 13, 2005

The Honorable Stephen Lynch
Financial Services Committee
U.S. House of Representatives
319 Cannon House Office Building
Washington, D.C. 20515

Dear Congressman Lynch:

As you may know, the Financial Services Committee has scheduled a hearing for Wednesday, June 15th on the issue of allowing the big banking conglomerates to operate real estate businesses. I want to emphasize the position of the 1.1 million members of the National Association of REALTORS[®] on this matter – support H.R.111, the “Community Choice in Real Estate Act” and oppose H.R.2660, the “Fair Choice and Competition in Real Estate Act of 2005.”

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National Association of REALTORS[®]

June 13, 2005

The Honorable Patrick McHenry
Financial Services Committee
U.S. House of Representatives
224 Cannon House Office Building
Washington, D.C. 20515

Dear Congressman McHenry:

As you may know, the Financial Services Committee has scheduled a hearing for Wednesday, June 15th on the issue of allowing the big banking conglomerates to operate real estate businesses. I want to emphasize the position of the 1.1 million members of the National Association of REALTORS[®] on this matter – support H.R.111, the “Community Choice in Real Estate Act” and oppose H.R.2660, the “Fair Choice and Competition in Real Estate Act of 2005.”

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Al Mansell, President
National Association of REALTORS[®]

June 13, 2005

The Honorable Bradley Miller
Financial Services Committee
U.S. House of Representatives
1722 Longworth House Office Building
Washington, D.C. 20515

Dear Congressman Miller:

As you may know, the Financial Services Committee has scheduled a hearing for Wednesday, June 15th on the issue of allowing the big banking conglomerates to operate real estate businesses. I want to emphasize the position of the 1.1 million members of the National Association of REALTORS[®] on this matter – support H.R.111, the “Community Choice in Real Estate Act” and oppose H.R.2660, the “Fair Choice and Competition in Real Estate Act of 2005.”

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National Association of REALTORS[®]

June 13, 2005

The Honorable Melvin Watt
Financial Services Committee
U.S. House of Representatives
2236 Rayburn House Office Building
Washington, D.C. 20515

Dear Congressman Watt:

As you may know, the Financial Services Committee has scheduled a hearing for Wednesday, June 15th on the issue of allowing the big banking conglomerates to operate real estate businesses. I want to emphasize the position of the 1.1 million members of the National Association of REALTORS[®] on this matter – support H.R.111, the “Community Choice in Real Estate Act” and oppose H.R.2660, the “Fair Choice and Competition in Real Estate Act of 2005.”

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Al Mansell, President
National Association of REALTORS[®]

June 13, 2005

The Honorable J. Gresham Barrett
Financial Services Committee
U.S. House of Representatives
1523 Longworth House Office Building
Washington, D.C. 20515

Dear Congressman Barrett:

As you may know, the Financial Services Committee has scheduled a hearing for Wednesday, June 15th on the issue of allowing the big banking conglomerates to operate real estate businesses. I want to emphasize the position of the 1.1 million members of the National Association of REALTORS[®] on this matter – support H.R.111, the “Community Choice in Real Estate Act” and oppose H.R.2660, the “Fair Choice and Competition in Real Estate Act of 2005.”

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National Association of REALTORS[®]

June 13, 2005

The Honorable Gwen Moore
Financial Services Committee
U.S. House of Representatives
1408 Longworth House Office Building
Washington, D.C. 20515

Dear Congressman Moore:

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June 13, 2005

The Honorable Judy Biggert
Financial Services Committee
U.S. House of Representatives
1317 Longworth House Office Building
Washington, D.C. 20515

Dear Congresswoman Biggert:

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National Association of REALTORS[®]

June 13, 2005

The Honorable Julia Carson
Financial Services Committee
U.S. House of Representatives
1535 Longworth House Office Building
Washington, D.C. 20515

Dear Congresswoman Carson:

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National Association of REALTORS[®]

June 13, 2005

The Honorable Walter Jones
Financial Services Committee
U.S. House of Representatives
422 Cannon House Office Building
Washington, D.C. 20515

Dear Congressman Jones:

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Al Mansell, President
National Association of REALTORS[®]

June 13, 2005

The Honorable Rick Renzi
Financial Services Committee
U.S. House of Representatives
418 Cannon House Office Building
Washington, D.C. 20515

Dear Congressman Renzi:

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National Association of REALTORS[®]

June 13, 2005

The Honorable James Leach
Financial Services Committee
U.S. House of Representatives
2186 Rayburn House Office Building
Washington, D.C. 20515

Dear Congressman Leach:

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National Association of REALTORS[®]

June 13, 2005

The Honorable Dennis Moore
Financial Services Committee
U.S. House of Representatives
1727 Longworth House Office Building
Washington, D.C. 20515

Dear Congressman Moore:

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National Association of REALTORS[®]

June 13, 2005

The Honorable Jim Ryun
Financial Services Committee
U.S. House of Representatives
1110 Longworth House Office Building
Washington, D.C. 20515

Dear Congressman Ryun:

As you may know, the Financial Services Committee has scheduled a hearing for Wednesday, June 15th on the issue of allowing the big banking conglomerates to operate real estate businesses. I want to emphasize the position of the 1.1 million members of the National Association of REALTORS[®] on this matter – support H.R.111, the “Community Choice in Real Estate Act” and oppose H.R.2660, the “Fair Choice and Competition in Real Estate Act of 2005.”

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National Association of REALTORS[®]

June 13, 2005

The Honorable Mark Kennedy
Financial Services Committee
U.S. House of Representatives
1415 Longworth House Office Building
Washington, D.C. 20515

Dear Congressman Kennedy:

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National Association of REALTORS[®]

June 13, 2005

The Honorable Steve Pearce
Financial Services Committee
U.S. House of Representatives
1607 Longworth House Office Building
Washington, D.C. 20515

Dear Congressman Pearce:

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June 13, 2005

The Honorable Frank Lucas
Financial Services Committee
U.S. House of Representatives
2342 Rayburn House Office Building
Washington, D.C. 20515

Dear Congressman Lucas:

As you may know, the Financial Services Committee has scheduled a hearing for Wednesday, June 15th on the issue of allowing the big banking conglomerates to operate real estate businesses. I want to emphasize the position of the 1.1 million members of the National Association of REALTORS[®] on this matter – support H.R.111, the “Community Choice in Real Estate Act” and oppose H.R.2660, the “Fair Choice and Competition in Real Estate Act of 2005.”

Much is at stake in this debate involving the banking and real estate industries. To breach the wall between banking and commerce would be a huge shift in public policy and Members of this Committee should be skeptical of attempts to do so. There will be no winners if we allow banks to scale the wall to commercial activities. This slippery slope could lead next to bank sales of automobiles, boats, jewelry and appliances. The conflicts of interest inherent in this situation would be terrible for consumers. It would lead to further consolidation, loss of jobs, and possible risk to bank safety and soundness.

REALTORS[®] remain committed to the passage of H.R. 111. Our position has not changed – Congress has adopted a clear national policy against mixing banking and commerce. In 2000, at the behest of the large national megabanks the Federal Reserve Board and Treasury Department issued a proposed rule seeking to circumvent Congressional intent. A bi-partisan majority of the House has sought to clarify the separation of banking and commerce through the “Community Choice in Real Estate Act” introduced in the 107th, 108th and 109th Congresses. The bill currently has 233 cosponsors.

I urge you to support passage of H.R. 111, the “Community Choice in Real Estate Act.”
Thank you for your consideration.

Sincerely,

A handwritten signature in black ink, appearing to read "Al Mansell", written in a cursive style.

Al Mansell, President
National Association of REALTORS[®]

June 13, 2005

The Honorable Harold Ford
Financial Services Committee
U.S. House of Representatives
325 Cannon House Office Building
Washington, D.C. 20515

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