



NATIONAL ASSOCIATION OF REALTORS®

The Voice For Real Estate®

700 Eleventh Street, N.W.
Washington, DC 20001-4507
202.383.1194 Fax 202.383.7580
www.realtors.org/federalissues

Walt McDonald
President

Terrence M. McDermott
EVP/CEO

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

February 3, 2004
Senator Wayne Allard
525 Dirksen Senate Office Building
Washington DC 20510

Dear Senator Allard:

I am writing today to let you know our deep concern about the Office of the Comptroller of the Currency regulation that would preempt state real estate lending and other consumer protection laws for national banks and their operating subsidiaries.

We implore Congress to reign in these regulators run amok. This is only the latest example of regulators' disregard for public comments and congressional protests. We appreciate the Banking Committee holding hearings about this rule, and we ask that the OCC explain its lack of consideration for public and congressional comment.

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Sincerely,

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February 3, 2004
Senator Evan Bayh
463 Russell Senate Office Building
Washington DC 20510

Dear Senator Bayh:

I am writing today to let you know our deep concern about the Office of the Comptroller of the Currency regulation that would preempt state real estate lending and other consumer protection laws for national banks and their operating subsidiaries.

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February 3, 2004
Senator Robert Bennett
431 Dirksen Senate Office Building
Washington DC 20510-4403

Dear Senator Bennett:

I am writing today to let you know our deep concern about the Office of the Comptroller of the Currency regulation that would preempt state real estate lending and other consumer protection laws for national banks and their operating subsidiaries.

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February 3, 2004
Senator Jim Bunning
316 Hart Senate Office Building
Washington DC 20510

Dear Senator Bunning:

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February 3, 2004
Senator Thomas Carper
513 Hart Senate Office Building
Washington DC 20510

Dear Senator Carper:

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February 3, 2004
Senator Lincoln Chafee
141A Russell Senate Office Building
Washington DC 20510

Dear Senator Chafee:

I am writing today to let you know our deep concern about the Office of the Comptroller of the Currency regulation that would preempt state real estate lending and other consumer protection laws for national banks and their operating subsidiaries.

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February 3, 2004
Senator Jon Corzine
502 Hart Senate Office Building
Washington DC 20510

Dear Senator Corzine:

I am writing today to let you know our deep concern about the Office of the Comptroller of the Currency regulation that would preempt state real estate lending and other consumer protection laws for national banks and their operating subsidiaries.

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February 3, 2004
Senator Mike Crapo
239 Dirksen Senate Office Building
Washington DC 20510

Dear Senator Crapo:

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February 3, 2004
Senator Christopher Dodd
448 Russell Senate Office Building
Washington DC 20510

Dear Senator Dodd:

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February 3, 2004
Senator Elizabeth Dole
120 Russell Senate Office Building
Washington DC 20510

Dear Senator Dole:

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February 3, 2004
Senator Michael Enzi
379A Russell Senate Office Building
Washington DC 20510

Dear Senator Enzi:

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Senator Chuck Hagel
248 Russell Senate Office Building
Washington DC 20510

Dear Senator Hagel:

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Senator Tim Johnson
136 Hart Senate Office Building
Washington DC 20510

Dear Senator Johnson:

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Sincerely,

A handwritten signature in black ink that reads "Walter T. McDonald".

Walter T. McDonald
President



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The Voice For Real Estate®

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Walt McDonald
President

Terrence M. McDermott
EVP/CEO

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

February 3, 2004
Senator Zell Miller
257 Dirksen Senate Office Building
Washington DC 20510

Dear Senator Miller:

I am writing today to let you know our deep concern about the Office of the Comptroller of the Currency regulation that would preempt state real estate lending and other consumer protection laws for national banks and their operating subsidiaries.

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February 3, 2004
Senator Jack Reed
728 Hart Senate Office Building
Washington DC 20510

Dear Senator Reed:

I am writing today to let you know our deep concern about the Office of the Comptroller of the Currency regulation that would preempt state real estate lending and other consumer protection laws for national banks and their operating subsidiaries.

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February 3, 2004
Senator Rick Santorum
511 Dirksen Senate Office Building
Washington DC 20510

Dear Senator Santorum:

I am writing today to let you know our deep concern about the Office of the Comptroller of the Currency regulation that would preempt state real estate lending and other consumer protection laws for national banks and their operating subsidiaries.

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February 3, 2004
Senator Paul Sarbanes
309 Hart Senate Office Building
Washington DC 20510

Dear Senator Sarbanes:

I am writing today to let you know our deep concern about the Office of the Comptroller of the Currency regulation that would preempt state real estate lending and other consumer protection laws for national banks and their operating subsidiaries.

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February 3, 2004
Senator Charles Schumer
313 Hart Senate Office Building
Washington DC 20510

Dear Senator Schumer:

I am writing today to let you know our deep concern about the Office of the Comptroller of the Currency regulation that would preempt state real estate lending and other consumer protection laws for national banks and their operating subsidiaries.

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February 3, 2004
Senator Richard Shelby
110 Hart Senate Office Building
Washington DC 20510

Dear Senator Shelby:

I am writing today to let you know our deep concern about the Office of the Comptroller of the Currency regulation that would preempt state real estate lending and other consumer protection laws for national banks and their operating subsidiaries.

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February 3, 2004
Senator Debbie Stabenow
702 Hart Senate Office Building
Washington DC 20510

Dear Senator Stabenow:

I am writing today to let you know our deep concern about the Office of the Comptroller of the Currency regulation that would preempt state real estate lending and other consumer protection laws for national banks and their operating subsidiaries.

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February 3, 2004
Senator John Sununu
111 Russell Senate Office Building
Washington DC 20510

Dear Senator Sununu:

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