

September 28, 2004

The Honorable Brad Sherman
1030 Longworth House Office Building
Washington DC 20515-0524

Dear Congressman Sherman:

On behalf of its more than one million members, the NATIONAL ASSOCIATION OF REALTORS® (NAR) urges members of the House Financial Services Committee to approve H.R. 4634 the "Terrorism Insurance Backstop Extension Act of 2004." Additionally, NAR urges your support of an amendment to be offered by Representatives Brad Sherman (D-CA) and Ginny Brown-Waite (R-FL) that would require the Department of the Treasury to study the impact of natural catastrophes on homeowner's insurance policies.

A two-year extension to the terrorism insurance backstop is needed to provide continued security against losses resulting from a catastrophic terrorist attack. H.R. 4634 will provide the peace of mind that will allow economic development to continue to flourish amidst the on-going threat of a terror attack. Extension of this backstop will ensure that the overall sense of economic and employment security which has kept our economy strong will continue. Without Congressional action, this terrorism insurance backstop will sunset at the end of next year thereby jeopardizing continued terrorism insurance availability.

Due to the impact of earthquakes, hurricanes and wildfires, homeowners in many areas of the country are having great difficulty obtaining and maintaining adequate, affordable homeowners' insurance to cover losses resulting from such disasters. In order to assess and monitor the extent of this problem, NAR supports an amendment expected to be offered by Representatives Brad Sherman (D-CA) and Ginny Brown-Waite (R-FL) that would direct the Treasury Department to conduct an annual study and Congressional report on the cost and availability of homeowners' insurance for losses resulting from catastrophic disasters.

Passing H.R. 4634 now will provide continued economic security by mitigating any coverage disruptions as the Terrorism Risk Insurance Act of 2002 sunsets at the end of 2005. NAR applauds your efforts to address these critical issues this year.

Sincerely,

A handwritten signature in cursive script that reads "Jerry Giovaniello".

Jerry Giovaniello
Senior Vice President, Government Affairs

September 28, 2004

The Honorable Gary Miller
1037 Longworth House Office Building
Washington DC 20515

Dear Congressman Miller:

On behalf of its more than one million members, the NATIONAL ASSOCIATION OF REALTORS® (NAR) urges members of the House Financial Services Committee to approve H.R. 4634 the "Terrorism Insurance Backstop Extension Act of 2004." Additionally, NAR urges your support of an amendment to be offered by Representatives Brad Sherman (D-CA) and Ginny Brown-Waite (R-FL) that would require the Department of the Treasury to study the impact of natural catastrophes on homeowner's insurance policies.

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A handwritten signature in cursive script that reads "Jerry Giovaniello".

Jerry Giovaniello
Senior Vice President, Government Affairs

September 28, 2004

The Honorable Carolyn McCarthy
106 Cannon House Office Building
Washington DC 20515

Dear Congresswoman McCarthy:

On behalf of its more than one million members, the NATIONAL ASSOCIATION OF REALTORS® (NAR) urges members of the House Financial Services Committee to approve H.R. 4634 the "Terrorism Insurance Backstop Extension Act of 2004." Additionally, NAR urges your support of an amendment to be offered by Representatives Brad Sherman (D-CA) and Ginny Brown-Waite (R-FL) that would require the Department of the Treasury to study the impact of natural catastrophes on homeowner's insurance policies.

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Jerry Giovaniello
Senior Vice President, Government Affairs

September 28, 2004

The Honorable Christopher Shays
1126 Longworth House Office Building
Washington DC 20515-0704

Dear Congressman Shays:

On behalf of its more than one million members, the NATIONAL ASSOCIATION OF REALTORS® (NAR) urges members of the House Financial Services Committee to approve H.R. 4634 the "Terrorism Insurance Backstop Extension Act of 2004." Additionally, NAR urges your support of an amendment to be offered by Representatives Brad Sherman (D-CA) and Ginny Brown-Waite (R-FL) that would require the Department of the Treasury to study the impact of natural catastrophes on homeowner's insurance policies.

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Jerry Giovaniello
Senior Vice President, Government Affairs

September 28, 2004

The Honorable Sue Kelly
1127 Longworth House Office Building
Washington DC 20515-3219

Dear Congresswoman Kelly:

On behalf of its more than one million members, the NATIONAL ASSOCIATION OF REALTORS® (NAR) urges members of the House Financial Services Committee to approve H.R. 4634 the "Terrorism Insurance Backstop Extension Act of 2004." Additionally, NAR urges your support of an amendment to be offered by Representatives Brad Sherman (D-CA) and Ginny Brown-Waite (R-FL) that would require the Department of the Treasury to study the impact of natural catastrophes on homeowner's insurance policies.

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A handwritten signature in cursive script that reads "Jerry Giovaniello".

Jerry Giovaniello
Senior Vice President, Government Affairs

September 28, 2004

The Honorable Patrick Tiberi
113 Cannon House Office Building
Washington DC 20515

Dear Congressman Tiberi:

On behalf of its more than one million members, the NATIONAL ASSOCIATION OF REALTORS® (NAR) urges members of the House Financial Services Committee to approve H.R. 4634 the "Terrorism Insurance Backstop Extension Act of 2004." Additionally, NAR urges your support of an amendment to be offered by Representatives Brad Sherman (D-CA) and Ginny Brown-Waite (R-FL) that would require the Department of the Treasury to study the impact of natural catastrophes on homeowner's insurance policies.

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Sincerely,



Jerry Giovaniello
Senior Vice President, Government Affairs

September 28, 2004

The Honorable Katherine Harris
116 Cannon House Office Building
Washington DC 20515

Dear Congresswoman Harris:

On behalf of its more than one million members, the NATIONAL ASSOCIATION OF REALTORS® (NAR) urges members of the House Financial Services Committee to approve H.R. 4634 the "Terrorism Insurance Backstop Extension Act of 2004." Additionally, NAR urges your support of an amendment to be offered by Representatives Brad Sherman (D-CA) and Ginny Brown-Waite (R-FL) that would require the Department of the Treasury to study the impact of natural catastrophes on homeowner's insurance policies.

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A handwritten signature in cursive script that reads "Jerry Giovaniello".

Jerry Giovaniello
Senior Vice President, Government Affairs

September 28, 2004

The Honorable Paul Gillmor
1203 Longworth House Office Building
Washington DC 20515

Dear Congressman Gillmor:

On behalf of its more than one million members, the NATIONAL ASSOCIATION OF REALTORS® (NAR) urges members of the House Financial Services Committee to approve H.R. 4634 the "Terrorism Insurance Backstop Extension Act of 2004." Additionally, NAR urges your support of an amendment to be offered by Representatives Brad Sherman (D-CA) and Ginny Brown-Waite (R-FL) that would require the Department of the Treasury to study the impact of natural catastrophes on homeowner's insurance policies.

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Jerry Giovaniello
Senior Vice President, Government Affairs

September 28, 2004

The Honorable Ken Lucas
1205 Longworth House Office Building
Washington DC 20515

Dear Congressman Lucas:

On behalf of its more than one million members, the NATIONAL ASSOCIATION OF REALTORS® (NAR) urges members of the House Financial Services Committee to approve H.R. 4634 the "Terrorism Insurance Backstop Extension Act of 2004." Additionally, NAR urges your support of an amendment to be offered by Representatives Brad Sherman (D-CA) and Ginny Brown-Waite (R-FL) that would require the Department of the Treasury to study the impact of natural catastrophes on homeowner's insurance policies.

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Jerry Giovaniello
Senior Vice President, Government Affairs

September 28, 2004

The Honorable Judy Biggert
1213 Longworth House Office Building
Washington DC 20515

Dear Congresswoman Biggert:

On behalf of its more than one million members, the NATIONAL ASSOCIATION OF REALTORS® (NAR) urges members of the House Financial Services Committee to approve H.R. 4634 the "Terrorism Insurance Backstop Extension Act of 2004." Additionally, NAR urges your support of an amendment to be offered by Representatives Brad Sherman (D-CA) and Ginny Brown-Waite (R-FL) that would require the Department of the Treasury to study the impact of natural catastrophes on homeowner's insurance policies.

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Jerry Giovaniello
Senior Vice President, Government Affairs

September 28, 2004

The Honorable Michael Capuano
1232 Longworth House Office Building
Washington DC 20515

Dear Congressman Capuano:

On behalf of its more than one million members, the NATIONAL ASSOCIATION OF REALTORS® (NAR) urges members of the House Financial Services Committee to approve H.R. 4634 the "Terrorism Insurance Backstop Extension Act of 2004." Additionally, NAR urges your support of an amendment to be offered by Representatives Brad Sherman (D-CA) and Ginny Brown-Waite (R-FL) that would require the Department of the Treasury to study the impact of natural catastrophes on homeowner's insurance policies.

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Jerry Giovaniello
Senior Vice President, Government Affairs

September 28, 2004

The Honorable Michael Castle
1233 Longworth House Office Building
Washington DC 20515

Dear Congressman Castle:

On behalf of its more than one million members, the NATIONAL ASSOCIATION OF REALTORS® (NAR) urges members of the House Financial Services Committee to approve H.R. 4634 the "Terrorism Insurance Backstop Extension Act of 2004." Additionally, NAR urges your support of an amendment to be offered by Representatives Brad Sherman (D-CA) and Ginny Brown-Waite (R-FL) that would require the Department of the Treasury to study the impact of natural catastrophes on homeowner's insurance policies.

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Jerry Giovaniello
Senior Vice President, Government Affairs

September 28, 2004

The Honorable Vito Fossella
1239 Longworth House Office Building
Washington DC 20515

Dear Congressman Fossella:

On behalf of its more than one million members, the NATIONAL ASSOCIATION OF REALTORS® (NAR) urges members of the House Financial Services Committee to approve H.R. 4634 the "Terrorism Insurance Backstop Extension Act of 2004." Additionally, NAR urges your support of an amendment to be offered by Representatives Brad Sherman (D-CA) and Ginny Brown-Waite (R-FL) that would require the Department of the Treasury to study the impact of natural catastrophes on homeowner's insurance policies.

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Jerry Giovaniello
Senior Vice President, Government Affairs

September 28, 2004

The Honorable William Clay
131 Cannon House Office Building
Washington DC 20515

Dear Congressman Clay:

On behalf of its more than one million members, the NATIONAL ASSOCIATION OF REALTORS® (NAR) urges members of the House Financial Services Committee to approve H.R. 4634 the "Terrorism Insurance Backstop Extension Act of 2004." Additionally, NAR urges your support of an amendment to be offered by Representatives Brad Sherman (D-CA) and Ginny Brown-Waite (R-FL) that would require the Department of the Treasury to study the impact of natural catastrophes on homeowner's insurance policies.

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Jerry Giovaniello
Senior Vice President, Government Affairs

September 28, 2004

The Honorable Mark Green
1314 Longworth House Office Building
Washington DC 20515

Dear Congressman Green:

On behalf of its more than one million members, the NATIONAL ASSOCIATION OF REALTORS® (NAR) urges members of the House Financial Services Committee to approve H.R. 4634 the "Terrorism Insurance Backstop Extension Act of 2004." Additionally, NAR urges your support of an amendment to be offered by Representatives Brad Sherman (D-CA) and Ginny Brown-Waite (R-FL) that would require the Department of the Treasury to study the impact of natural catastrophes on homeowner's insurance policies.

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Jerry Giovaniello
Senior Vice President, Government Affairs

September 28, 2004

The Honorable Rahm Emanuel
1319 Longworth House Office Building
Washington DC 20515

Dear Congressman Emanuel:

On behalf of its more than one million members, the NATIONAL ASSOCIATION OF REALTORS® (NAR) urges members of the House Financial Services Committee to approve H.R. 4634 the "Terrorism Insurance Backstop Extension Act of 2004." Additionally, NAR urges your support of an amendment to be offered by Representatives Brad Sherman (D-CA) and Ginny Brown-Waite (R-FL) that would require the Department of the Treasury to study the impact of natural catastrophes on homeowner's insurance policies.

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Jerry Giovaniello
Senior Vice President, Government Affairs

September 28, 2004

The Honorable Mark Kennedy
1415 Longworth House Office Building
Washington DC 20515

Dear Congressman Kennedy:

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Jerry Giovaniello
Senior Vice President, Government Affairs

September 28, 2004

The Honorable Shelley Capito
1431 Longworth House Office Building
Washington DC 20515

Dear Congresswoman Capito:

On behalf of its more than one million members, the NATIONAL ASSOCIATION OF REALTORS® (NAR) urges members of the House Financial Services Committee to approve H.R. 4634 the "Terrorism Insurance Backstop Extension Act of 2004." Additionally, NAR urges your support of an amendment to be offered by Representatives Brad Sherman (D-CA) and Ginny Brown-Waite (R-FL) that would require the Department of the Treasury to study the impact of natural catastrophes on homeowner's insurance policies.

A two-year extension to the terrorism insurance backstop is needed to provide continued security against losses resulting from a catastrophic terrorist attack. H.R. 4634 will provide the peace of mind that will allow economic development to continue to flourish amidst the on-going threat of a terror attack. Extension of this backstop will ensure that the overall sense of economic and employment security which has kept our economy strong will continue. Without Congressional action, this terrorism insurance backstop will sunset at the end of next year thereby jeopardizing continued terrorism insurance availability.

Due to the impact of earthquakes, hurricanes and wildfires, homeowners in many areas of the country are having great difficulty obtaining and maintaining adequate, affordable homeowners' insurance to cover losses resulting from such disasters. In order to assess and monitor the extent of this problem, NAR supports an amendment expected to be offered by Representatives Brad Sherman (D-CA) and Ginny Brown-Waite (R-FL) that would direct the Treasury Department to conduct an annual study and Congressional report on the cost and availability of homeowners' insurance for losses resulting from catastrophic disasters.

Passing H.R. 4634 now will provide continued economic security by mitigating any coverage disruptions as the Terrorism Risk Insurance Act of 2002 sunsets at the end of 2005. NAR applauds your efforts to address these critical issues this year.

Sincerely,



Jerry Giovaniello
Senior Vice President, Government Affairs

September 28, 2004

The Honorable Bradley Miller
1505 Longworth House Office Building
Washington DC 20515

Dear Congressman Miller:

On behalf of its more than one million members, the NATIONAL ASSOCIATION OF REALTORS® (NAR) urges members of the House Financial Services Committee to approve H.R. 4634 the "Terrorism Insurance Backstop Extension Act of 2004." Additionally, NAR urges your support of an amendment to be offered by Representatives Brad Sherman (D-CA) and Ginny Brown-Waite (R-FL) that would require the Department of the Treasury to study the impact of natural catastrophes on homeowner's insurance policies.

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Passing H.R. 4634 now will provide continued economic security by mitigating any coverage disruptions as the Terrorism Risk Insurance Act of 2002 sunsets at the end of 2005. NAR applauds your efforts to address these critical issues this year.

Sincerely,

A handwritten signature in cursive script that reads "Jerry Giovaniello".

Jerry Giovaniello
Senior Vice President, Government Affairs

September 28, 2004

The Honorable Melissa Hart
1508 Longworth House Office Building
Washington DC 20515

Dear Congresswoman Hart:

On behalf of its more than one million members, the NATIONAL ASSOCIATION OF REALTORS® (NAR) urges members of the House Financial Services Committee to approve H.R. 4634 the "Terrorism Insurance Backstop Extension Act of 2004." Additionally, NAR urges your support of an amendment to be offered by Representatives Brad Sherman (D-CA) and Ginny Brown-Waite (R-FL) that would require the Department of the Treasury to study the impact of natural catastrophes on homeowner's insurance policies.

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Sincerely,

A handwritten signature in cursive script that reads "Jerry Giovaniello".

Jerry Giovaniello
Senior Vice President, Government Affairs

September 28, 2004

The Honorable Ginny Brown-Waite
1516 Longworth House Office Building
Washington DC 20515

Dear Congresswoman Brown-Waite:

On behalf of its more than one million members, the NATIONAL ASSOCIATION OF REALTORS® (NAR) urges members of the House Financial Services Committee to approve H.R. 4634 the "Terrorism Insurance Backstop Extension Act of 2004." Additionally, NAR urges your support of an amendment to be offered by Representatives Brad Sherman (D-CA) and Ginny Brown-Waite (R-FL) that would require the Department of the Treasury to study the impact of natural catastrophes on homeowner's insurance policies.

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Passing H.R. 4634 now will provide continued economic security by mitigating any coverage disruptions as the Terrorism Risk Insurance Act of 2002 sunsets at the end of 2005. NAR applauds your efforts to address these critical issues this year.

Sincerely,

A handwritten signature in cursive script that reads "Jerry Giovaniello".

Jerry Giovaniello
Senior Vice President, Government Affairs

September 28, 2004

The Honorable J. Gresham Barrett
1523 Longworth House Office Building
Washington DC 20515

Dear Congressman Barrett:

On behalf of its more than one million members, the NATIONAL ASSOCIATION OF REALTORS® (NAR) urges members of the House Financial Services Committee to approve H.R. 4634 the "Terrorism Insurance Backstop Extension Act of 2004." Additionally, NAR urges your support of an amendment to be offered by Representatives Brad Sherman (D-CA) and Ginny Brown-Waite (R-FL) that would require the Department of the Treasury to study the impact of natural catastrophes on homeowner's insurance policies.

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Sincerely,



Jerry Giovaniello
Senior Vice President, Government Affairs

September 28, 2004

The Honorable Julia Carson
1535 Longworth House Office Building
Washington DC 20515

Dear Congresswoman Carson:

On behalf of its more than one million members, the NATIONAL ASSOCIATION OF REALTORS® (NAR) urges members of the House Financial Services Committee to approve H.R. 4634 the "Terrorism Insurance Backstop Extension Act of 2004." Additionally, NAR urges your support of an amendment to be offered by Representatives Brad Sherman (D-CA) and Ginny Brown-Waite (R-FL) that would require the Department of the Treasury to study the impact of natural catastrophes on homeowner's insurance policies.

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Sincerely,

A handwritten signature in cursive script that reads "Jerry Giovaniello".

Jerry Giovaniello
Senior Vice President, Government Affairs

September 28, 2004

The Honorable Scott Garrett
1641 Longworth House Office Building
Washington DC 20515

Dear Congressman Garrett:

On behalf of its more than one million members, the NATIONAL ASSOCIATION OF REALTORS® (NAR) urges members of the House Financial Services Committee to approve H.R. 4634 the "Terrorism Insurance Backstop Extension Act of 2004." Additionally, NAR urges your support of an amendment to be offered by Representatives Brad Sherman (D-CA) and Ginny Brown-Waite (R-FL) that would require the Department of the Treasury to study the impact of natural catastrophes on homeowner's insurance policies.

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Sincerely,

A handwritten signature in cursive script that reads "Jerry Giovaniello".

Jerry Giovaniello
Senior Vice President, Government Affairs

September 28, 2004

The Honorable Gregory Meeks
1710 Longworth House Office Building
Washington DC 20515

Dear Congressman Meeks:

On behalf of its more than one million members, the NATIONAL ASSOCIATION OF REALTORS® (NAR) urges members of the House Financial Services Committee to approve H.R. 4634 the "Terrorism Insurance Backstop Extension Act of 2004." Additionally, NAR urges your support of an amendment to be offered by Representatives Brad Sherman (D-CA) and Ginny Brown-Waite (R-FL) that would require the Department of the Treasury to study the impact of natural catastrophes on homeowner's insurance policies.

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Sincerely,

A handwritten signature in cursive script that reads "Jerry Giovaniello".

Jerry Giovaniello
Senior Vice President, Government Affairs

September 28, 2004

The Honorable Barbara Lee
1724 Longworth House Office Building
Washington DC 20515

Dear Congresswoman Lee:

On behalf of its more than one million members, the NATIONAL ASSOCIATION OF REALTORS® (NAR) urges members of the House Financial Services Committee to approve H.R. 4634 the "Terrorism Insurance Backstop Extension Act of 2004." Additionally, NAR urges your support of an amendment to be offered by Representatives Brad Sherman (D-CA) and Ginny Brown-Waite (R-FL) that would require the Department of the Treasury to study the impact of natural catastrophes on homeowner's insurance policies.

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Sincerely,



Jerry Giovaniello
Senior Vice President, Government Affairs

September 28, 2004

The Honorable Ronald Paul
203 Cannon House Office Building
Washington DC 20515

Dear Congressman Paul:

On behalf of its more than one million members, the NATIONAL ASSOCIATION OF REALTORS® (NAR) urges members of the House Financial Services Committee to approve H.R. 4634 the "Terrorism Insurance Backstop Extension Act of 2004." Additionally, NAR urges your support of an amendment to be offered by Representatives Brad Sherman (D-CA) and Ginny Brown-Waite (R-FL) that would require the Department of the Treasury to study the impact of natural catastrophes on homeowner's insurance policies.

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Sincerely,

A handwritten signature in cursive script that reads "Jerry Giovaniello".

Jerry Giovaniello
Senior Vice President, Government Affairs

September 28, 2004

The Honorable Artur Davis
208 Cannon House Office Building
Washington DC 20515

Dear Congressman Davis:

On behalf of its more than one million members, the NATIONAL ASSOCIATION OF REALTORS® (NAR) urges members of the House Financial Services Committee to approve H.R. 4634 the "Terrorism Insurance Backstop Extension Act of 2004." Additionally, NAR urges your support of an amendment to be offered by Representatives Brad Sherman (D-CA) and Ginny Brown-Waite (R-FL) that would require the Department of the Treasury to study the impact of natural catastrophes on homeowner's insurance policies.

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Sincerely,

A handwritten signature in cursive script that reads "Jerry Giovaniello".

Jerry Giovaniello
Senior Vice President, Government Affairs

September 28, 2004

The Honorable Chris Bell
216 Cannon House Office Building
Washington DC 20515

Dear Congressman Bell:

On behalf of its more than one million members, the NATIONAL ASSOCIATION OF REALTORS® (NAR) urges members of the House Financial Services Committee to approve H.R. 4634 the "Terrorism Insurance Backstop Extension Act of 2004." Additionally, NAR urges your support of an amendment to be offered by Representatives Brad Sherman (D-CA) and Ginny Brown-Waite (R-FL) that would require the Department of the Treasury to study the impact of natural catastrophes on homeowner's insurance policies.

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A handwritten signature in cursive script that reads "Jerry Giovaniello".

Jerry Giovaniello
Senior Vice President, Government Affairs

September 28, 2004

The Honorable James Leach
2186 Rayburn House Office Building
Washington DC 20515

Dear Congressman Leach:

On behalf of its more than one million members, the NATIONAL ASSOCIATION OF REALTORS® (NAR) urges members of the House Financial Services Committee to approve H.R. 4634 the "Terrorism Insurance Backstop Extension Act of 2004." Additionally, NAR urges your support of an amendment to be offered by Representatives Brad Sherman (D-CA) and Ginny Brown-Waite (R-FL) that would require the Department of the Treasury to study the impact of natural catastrophes on homeowner's insurance policies.

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Sincerely,

A handwritten signature in cursive script that reads "Jerry Giovaniello".

Jerry Giovaniello
Senior Vice President, Government Affairs

September 28, 2004

The Honorable Edward Royce
2202 Rayburn House Office Building
Washington DC 20515

Dear Congressman Royce:

On behalf of its more than one million members, the NATIONAL ASSOCIATION OF REALTORS® (NAR) urges members of the House Financial Services Committee to approve H.R. 4634 the "Terrorism Insurance Backstop Extension Act of 2004." Additionally, NAR urges your support of an amendment to be offered by Representatives Brad Sherman (D-CA) and Ginny Brown-Waite (R-FL) that would require the Department of the Treasury to study the impact of natural catastrophes on homeowner's insurance policies.

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Sincerely,

A handwritten signature in cursive script that reads "Jerry Giovaniello".

Jerry Giovaniello
Senior Vice President, Government Affairs

September 28, 2004

The Honorable Donald Manzullo
2228 Rayburn House Office Building
Washington DC 20515

Dear Congressman Manzullo:

On behalf of its more than one million members, the NATIONAL ASSOCIATION OF REALTORS® (NAR) urges members of the House Financial Services Committee to approve H.R. 4634 the "Terrorism Insurance Backstop Extension Act of 2004." Additionally, NAR urges your support of an amendment to be offered by Representatives Brad Sherman (D-CA) and Ginny Brown-Waite (R-FL) that would require the Department of the Treasury to study the impact of natural catastrophes on homeowner's insurance policies.

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Sincerely,

A handwritten signature in cursive script that reads "Jerry Giovaniello".

Jerry Giovaniello
Senior Vice President, Government Affairs

September 28, 2004

The Honorable Bernard Sanders
2233 Rayburn House Office Building
Washington DC 20515

Dear Congressman Sanders:

On behalf of its more than one million members, the NATIONAL ASSOCIATION OF REALTORS® (NAR) urges members of the House Financial Services Committee to approve H.R. 4634 the "Terrorism Insurance Backstop Extension Act of 2004." Additionally, NAR urges your support of an amendment to be offered by Representatives Brad Sherman (D-CA) and Ginny Brown-Waite (R-FL) that would require the Department of the Treasury to study the impact of natural catastrophes on homeowner's insurance policies.

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Sincerely,



Jerry Giovaniello
Senior Vice President, Government Affairs

September 28, 2004

The Honorable Melvin Watt
2236 Rayburn House Office Building
Washington DC 20515-0001

Dear Congressman Watt:

On behalf of its more than one million members, the NATIONAL ASSOCIATION OF REALTORS® (NAR) urges members of the House Financial Services Committee to approve H.R. 4634 the "Terrorism Insurance Backstop Extension Act of 2004." Additionally, NAR urges your support of an amendment to be offered by Representatives Brad Sherman (D-CA) and Ginny Brown-Waite (R-FL) that would require the Department of the Treasury to study the impact of natural catastrophes on homeowner's insurance policies.

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Sincerely,

A handwritten signature in cursive script that reads "Jerry Giovaniello".

Jerry Giovaniello
Senior Vice President, Government Affairs

September 28, 2004

The Honorable Patrick Toomey
224 Cannon House Office Building
Washington DC 20515

Dear Congressman Toomey:

On behalf of its more than one million members, the NATIONAL ASSOCIATION OF REALTORS® (NAR) urges members of the House Financial Services Committee to approve H.R. 4634 the "Terrorism Insurance Backstop Extension Act of 2004." Additionally, NAR urges your support of an amendment to be offered by Representatives Brad Sherman (D-CA) and Ginny Brown-Waite (R-FL) that would require the Department of the Treasury to study the impact of natural catastrophes on homeowner's insurance policies.

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Passing H.R. 4634 now will provide continued economic security by mitigating any coverage disruptions as the Terrorism Risk Insurance Act of 2002 sunsets at the end of 2005. NAR applauds your efforts to address these critical issues this year.

Sincerely,

A handwritten signature in cursive script that reads "Jerry Giovaniello".

Jerry Giovaniello
Senior Vice President, Government Affairs

September 28, 2004

The Honorable Nydia Velazquez
2241 Rayburn House Office Building
Washington DC 20515-2104

Dear Congresswoman Velazquez:

On behalf of its more than one million members, the NATIONAL ASSOCIATION OF REALTORS® (NAR) urges members of the House Financial Services Committee to approve H.R. 4634 the "Terrorism Insurance Backstop Extension Act of 2004." Additionally, NAR urges your support of an amendment to be offered by Representatives Brad Sherman (D-CA) and Ginny Brown-Waite (R-FL) that would require the Department of the Treasury to study the impact of natural catastrophes on homeowner's insurance policies.

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Jerry Giovaniello
Senior Vice President, Government Affairs

September 28, 2004

The Honorable Gary Ackerman
2243 Rayburn House Office Building
Washington DC 20515

Dear Congressman Ackerman:

On behalf of its more than one million members, the NATIONAL ASSOCIATION OF REALTORS® (NAR) urges members of the House Financial Services Committee to approve H.R. 4634 the "Terrorism Insurance Backstop Extension Act of 2004." Additionally, NAR urges your support of an amendment to be offered by Representatives Brad Sherman (D-CA) and Ginny Brown-Waite (R-FL) that would require the Department of the Treasury to study the impact of natural catastrophes on homeowner's insurance policies.

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Sincerely,



Jerry Giovaniello
Senior Vice President, Government Affairs

September 28, 2004

The Honorable Barney Frank
2252 Rayburn House Office Building
Washington DC 20515-2104

Dear Ranking Member Frank:

On behalf of its more than one million members, the NATIONAL ASSOCIATION OF REALTORS® (NAR) urges members of the House Financial Services Committee to approve H.R. 4634 the "Terrorism Insurance Backstop Extension Act of 2004." Additionally, NAR urges your support of an amendment to be offered by Representatives Brad Sherman (D-CA) and Ginny Brown-Waite (R-FL) that would require the Department of the Treasury to study the impact of natural catastrophes on homeowner's insurance policies.

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Sincerely,

A handwritten signature in cursive script that reads "Jerry Giovaniello".

Jerry Giovaniello
Senior Vice President, Government Affairs

September 28, 2004

The Honorable Tim Murphy
226 Cannon House Office Building
Washington DC 20515

Dear Congressman Murphy:

On behalf of its more than one million members, the NATIONAL ASSOCIATION OF REALTORS® (NAR) urges members of the House Financial Services Committee to approve H.R. 4634 the "Terrorism Insurance Backstop Extension Act of 2004." Additionally, NAR urges your support of an amendment to be offered by Representatives Brad Sherman (D-CA) and Ginny Brown-Waite (R-FL) that would require the Department of the Treasury to study the impact of natural catastrophes on homeowner's insurance policies.

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Jerry Giovaniello
Senior Vice President, Government Affairs

September 28, 2004

The Honorable Michael Oxley
2308 Rayburn House Office Building
Washington DC 20515

Dear Chairman Oxley:

On behalf of its more than one million members, the NATIONAL ASSOCIATION OF REALTORS® (NAR) urges members of the House Financial Services Committee to approve H.R. 4634 the "Terrorism Insurance Backstop Extension Act of 2004." Additionally, NAR urges your support of an amendment to be offered by Representatives Brad Sherman (D-CA) and Ginny Brown-Waite (R-FL) that would require the Department of the Treasury to study the impact of natural catastrophes on homeowner's insurance policies.

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Jerry Giovaniello
Senior Vice President, Government Affairs

September 28, 2004

The Honorable Carolyn Maloney
2331 Rayburn House Office Building
Washington DC 20515-3214

Dear Congresswoman Maloney:

On behalf of its more than one million members, the NATIONAL ASSOCIATION OF REALTORS® (NAR) urges members of the House Financial Services Committee to approve H.R. 4634 the "Terrorism Insurance Backstop Extension Act of 2004." Additionally, NAR urges your support of an amendment to be offered by Representatives Brad Sherman (D-CA) and Ginny Brown-Waite (R-FL) that would require the Department of the Treasury to study the impact of natural catastrophes on homeowner's insurance policies.

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A handwritten signature in cursive script that reads "Jerry Giovaniello".

Jerry Giovaniello
Senior Vice President, Government Affairs

September 28, 2004

The Honorable Frank Lucas
2342 Rayburn House Office Building
Washington DC 20515

Dear Congressman Lucas:

On behalf of its more than one million members, the NATIONAL ASSOCIATION OF REALTORS® (NAR) urges members of the House Financial Services Committee to approve H.R. 4634 the "Terrorism Insurance Backstop Extension Act of 2004." Additionally, NAR urges your support of an amendment to be offered by Representatives Brad Sherman (D-CA) and Ginny Brown-Waite (R-FL) that would require the Department of the Treasury to study the impact of natural catastrophes on homeowner's insurance policies.

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Jerry Giovaniello
Senior Vice President, Government Affairs

September 28, 2004

The Honorable Maxine Waters
2344 Rayburn House Office Building
Washington DC 20515

Dear Congresswoman Waters:

On behalf of its more than one million members, the NATIONAL ASSOCIATION OF REALTORS® (NAR) urges members of the House Financial Services Committee to approve H.R. 4634 the "Terrorism Insurance Backstop Extension Act of 2004." Additionally, NAR urges your support of an amendment to be offered by Representatives Brad Sherman (D-CA) and Ginny Brown-Waite (R-FL) that would require the Department of the Treasury to study the impact of natural catastrophes on homeowner's insurance policies.

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Jerry Giovaniello
Senior Vice President, Government Affairs

September 28, 2004

The Honorable Paul Kanjorski
2353 Rayburn House Office Building
Washington DC 20515-3811

Dear Congressman Kanjorski:

On behalf of its more than one million members, the NATIONAL ASSOCIATION OF REALTORS® (NAR) urges members of the House Financial Services Committee to approve H.R. 4634 the "Terrorism Insurance Backstop Extension Act of 2004." Additionally, NAR urges your support of an amendment to be offered by Representatives Brad Sherman (D-CA) and Ginny Brown-Waite (R-FL) that would require the Department of the Treasury to study the impact of natural catastrophes on homeowner's insurance policies.

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A handwritten signature in cursive script that reads "Jerry Giovaniello".

Jerry Giovaniello
Senior Vice President, Government Affairs

September 28, 2004

The Honorable Doug Ose
236 Cannon House Office Building
Washington DC 20515

Dear Congressman Ose:

On behalf of its more than one million members, the NATIONAL ASSOCIATION OF REALTORS® (NAR) urges members of the House Financial Services Committee to approve H.R. 4634 the "Terrorism Insurance Backstop Extension Act of 2004." Additionally, NAR urges your support of an amendment to be offered by Representatives Brad Sherman (D-CA) and Ginny Brown-Waite (R-FL) that would require the Department of the Treasury to study the impact of natural catastrophes on homeowner's insurance policies.

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Jerry Giovaniello
Senior Vice President, Government Affairs

September 28, 2004

The Honorable Luis Gutierrez
2367 Rayburn House Office Building
Washington DC 20515

Dear Congressman Gutierrez:

On behalf of its more than one million members, the NATIONAL ASSOCIATION OF REALTORS® (NAR) urges members of the House Financial Services Committee to approve H.R. 4634 the "Terrorism Insurance Backstop Extension Act of 2004." Additionally, NAR urges your support of an amendment to be offered by Representatives Brad Sherman (D-CA) and Ginny Brown-Waite (R-FL) that would require the Department of the Treasury to study the impact of natural catastrophes on homeowner's insurance policies.

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Jerry Giovaniello
Senior Vice President, Government Affairs

September 28, 2004

The Honorable Darlene Hooley
2430 Rayburn House Office Building
Washington DC 20515

Dear Congresswoman Hooley:

On behalf of its more than one million members, the NATIONAL ASSOCIATION OF REALTORS® (NAR) urges members of the House Financial Services Committee to approve H.R. 4634 the "Terrorism Insurance Backstop Extension Act of 2004." Additionally, NAR urges your support of an amendment to be offered by Representatives Brad Sherman (D-CA) and Ginny Brown-Waite (R-FL) that would require the Department of the Treasury to study the impact of natural catastrophes on homeowner's insurance policies.

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Jerry Giovaniello
Senior Vice President, Government Affairs

September 28, 2004

The Honorable Jim Ryun
2433 Rayburn House Office Building
Washington DC 20515

Dear Congressman Ryun:

On behalf of its more than one million members, the NATIONAL ASSOCIATION OF REALTORS® (NAR) urges members of the House Financial Services Committee to approve H.R. 4634 the "Terrorism Insurance Backstop Extension Act of 2004." Additionally, NAR urges your support of an amendment to be offered by Representatives Brad Sherman (D-CA) and Ginny Brown-Waite (R-FL) that would require the Department of the Treasury to study the impact of natural catastrophes on homeowner's insurance policies.

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Jerry Giovaniello
Senior Vice President, Government Affairs

September 28, 2004

The Honorable Robert Ney
2438 Rayburn House Office Building
Washington DC 20515

Dear Congressman Ney:

On behalf of its more than one million members, the NATIONAL ASSOCIATION OF REALTORS® (NAR) urges members of the House Financial Services Committee to approve H.R. 4634 the "Terrorism Insurance Backstop Extension Act of 2004." Additionally, NAR urges your support of an amendment to be offered by Representatives Brad Sherman (D-CA) and Ginny Brown-Waite (R-FL) that would require the Department of the Treasury to study the impact of natural catastrophes on homeowner's insurance policies.

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Sincerely,



Jerry Giovaniello
Senior Vice President, Government Affairs

September 28, 2004

The Honorable Steven LaTourette
2453 Rayburn House Office Building
Washington DC 20515

Dear Congressman LaTourette:

On behalf of its more than one million members, the NATIONAL ASSOCIATION OF REALTORS® (NAR) urges members of the House Financial Services Committee to approve H.R. 4634 the "Terrorism Insurance Backstop Extension Act of 2004." Additionally, NAR urges your support of an amendment to be offered by Representatives Brad Sherman (D-CA) and Ginny Brown-Waite (R-FL) that would require the Department of the Treasury to study the impact of natural catastrophes on homeowner's insurance policies.

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Sincerely,

A handwritten signature in cursive script that reads "Jerry Giovaniello".

Jerry Giovaniello
Senior Vice President, Government Affairs

September 28, 2004

The Honorable Ruben Hinojosa
2463 Rayburn House Office Building
Washington DC 20515

Dear Congressman Hinojosa:

On behalf of its more than one million members, the NATIONAL ASSOCIATION OF REALTORS® (NAR) urges members of the House Financial Services Committee to approve H.R. 4634 the "Terrorism Insurance Backstop Extension Act of 2004." Additionally, NAR urges your support of an amendment to be offered by Representatives Brad Sherman (D-CA) and Ginny Brown-Waite (R-FL) that would require the Department of the Treasury to study the impact of natural catastrophes on homeowner's insurance policies.

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Jerry Giovaniello
Senior Vice President, Government Affairs

September 28, 2004

The Honorable John Shadegg
306 Cannon House Office Building
Washington DC 20515

Dear Congressman Shadegg:

On behalf of its more than one million members, the NATIONAL ASSOCIATION OF REALTORS® (NAR) urges members of the House Financial Services Committee to approve H.R. 4634 the "Terrorism Insurance Backstop Extension Act of 2004." Additionally, NAR urges your support of an amendment to be offered by Representatives Brad Sherman (D-CA) and Ginny Brown-Waite (R-FL) that would require the Department of the Treasury to study the impact of natural catastrophes on homeowner's insurance policies.

A two-year extension to the terrorism insurance backstop is needed to provide continued security against losses resulting from a catastrophic terrorist attack. H.R. 4634 will provide the peace of mind that will allow economic development to continue to flourish amidst the on-going threat of a terror attack. Extension of this backstop will ensure that the overall sense of economic and employment security which has kept our economy strong will continue. Without Congressional action, this terrorism insurance backstop will sunset at the end of next year thereby jeopardizing continued terrorism insurance availability.

Due to the impact of earthquakes, hurricanes and wildfires, homeowners in many areas of the country are having great difficulty obtaining and maintaining adequate, affordable homeowners' insurance to cover losses resulting from such disasters. In order to assess and monitor the extent of this problem, NAR supports an amendment expected to be offered by Representatives Brad Sherman (D-CA) and Ginny Brown-Waite (R-FL) that would direct the Treasury Department to conduct an annual study and Congressional report on the cost and availability of homeowners' insurance for losses resulting from catastrophic disasters.

Passing H.R. 4634 now will provide continued economic security by mitigating any coverage disruptions as the Terrorism Risk Insurance Act of 2002 sunsets at the end of 2005. NAR applauds your efforts to address these critical issues this year.

Sincerely,

A handwritten signature in cursive script that reads "Jerry Giovaniello".

Jerry Giovaniello
Senior Vice President, Government Affairs

September 28, 2004

The Honorable Jay Inslee
308 Cannon House Office Building
Washington DC 20515-4701

Dear Congressman Inslee:

On behalf of its more than one million members, the NATIONAL ASSOCIATION OF REALTORS® (NAR) urges members of the House Financial Services Committee to approve H.R. 4634 the "Terrorism Insurance Backstop Extension Act of 2004." Additionally, NAR urges your support of an amendment to be offered by Representatives Brad Sherman (D-CA) and Ginny Brown-Waite (R-FL) that would require the Department of the Treasury to study the impact of natural catastrophes on homeowner's insurance policies.

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Sincerely,

A handwritten signature in cursive script that reads "Jerry Giovaniello".

Jerry Giovaniello
Senior Vice President, Government Affairs

September 28, 2004

The Honorable Joseph Crowley
312 Cannon House Office Building
Washington DC 20515

Dear Congressman Crowley:

On behalf of its more than one million members, the NATIONAL ASSOCIATION OF REALTORS® (NAR) urges members of the House Financial Services Committee to approve H.R. 4634 the "Terrorism Insurance Backstop Extension Act of 2004." Additionally, NAR urges your support of an amendment to be offered by Representatives Brad Sherman (D-CA) and Ginny Brown-Waite (R-FL) that would require the Department of the Treasury to study the impact of natural catastrophes on homeowner's insurance policies.

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Sincerely,

A handwritten signature in cursive script that reads "Jerry Giovaniello".

Jerry Giovaniello
Senior Vice President, Government Affairs

September 28, 2004

The Honorable Michael Ross
314 Cannon House Office Building
Washington DC 20515

Dear Congressman Ross:

On behalf of its more than one million members, the NATIONAL ASSOCIATION OF REALTORS® (NAR) urges members of the House Financial Services Committee to approve H.R. 4634 the "Terrorism Insurance Backstop Extension Act of 2004." Additionally, NAR urges your support of an amendment to be offered by Representatives Brad Sherman (D-CA) and Ginny Brown-Waite (R-FL) that would require the Department of the Treasury to study the impact of natural catastrophes on homeowner's insurance policies.

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Sincerely,

A handwritten signature in cursive script that reads "Jerry Giovaniello".

Jerry Giovaniello
Senior Vice President, Government Affairs

September 28, 2004

The Honorable Stephen Lynch
319 Cannon House Office Building
Washington DC 20515

Dear Congressman Lynch:

On behalf of its more than one million members, the NATIONAL ASSOCIATION OF REALTORS® (NAR) urges members of the House Financial Services Committee to approve H.R. 4634 the "Terrorism Insurance Backstop Extension Act of 2004." Additionally, NAR urges your support of an amendment to be offered by Representatives Brad Sherman (D-CA) and Ginny Brown-Waite (R-FL) that would require the Department of the Treasury to study the impact of natural catastrophes on homeowner's insurance policies.

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A handwritten signature in cursive script that reads "Jerry Giovaniello".

Jerry Giovaniello
Senior Vice President, Government Affairs

September 28, 2004

The Honorable Tom Feeney
323 Cannon House Office Building
Washington DC 20515

Dear Congressman Feeney:

On behalf of its more than one million members, the NATIONAL ASSOCIATION OF REALTORS® (NAR) urges members of the House Financial Services Committee to approve H.R. 4634 the "Terrorism Insurance Backstop Extension Act of 2004." Additionally, NAR urges your support of an amendment to be offered by Representatives Brad Sherman (D-CA) and Ginny Brown-Waite (R-FL) that would require the Department of the Treasury to study the impact of natural catastrophes on homeowner's insurance policies.

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A handwritten signature in cursive script that reads "Jerry Giovaniello".

Jerry Giovaniello
Senior Vice President, Government Affairs

September 28, 2004

The Honorable Harold Ford
325 Cannon House Office Building
Washington DC 20515

Dear Congressman Ford:

On behalf of its more than one million members, the NATIONAL ASSOCIATION OF REALTORS® (NAR) urges members of the House Financial Services Committee to approve H.R. 4634 the "Terrorism Insurance Backstop Extension Act of 2004." Additionally, NAR urges your support of an amendment to be offered by Representatives Brad Sherman (D-CA) and Ginny Brown-Waite (R-FL) that would require the Department of the Treasury to study the impact of natural catastrophes on homeowner's insurance policies.

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Sincerely,

A handwritten signature in cursive script that reads "Jerry Giovaniello".

Jerry Giovaniello
Senior Vice President, Government Affairs

September 28, 2004

The Honorable Joseph Baca
328 Cannon House Office Building
Washington DC 20515-0542

Dear Congressman Baca:

On behalf of its more than one million members, the NATIONAL ASSOCIATION OF REALTORS® (NAR) urges members of the House Financial Services Committee to approve H.R. 4634 the "Terrorism Insurance Backstop Extension Act of 2004." Additionally, NAR urges your support of an amendment to be offered by Representatives Brad Sherman (D-CA) and Ginny Brown-Waite (R-FL) that would require the Department of the Treasury to study the impact of natural catastrophes on homeowner's insurance policies.

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Sincerely,

A handwritten signature in cursive script that reads "Jerry Giovaniello".

Jerry Giovaniello
Senior Vice President, Government Affairs

September 28, 2004

The Honorable Richard Baker
341 Cannon House Office Building
Washington DC 20515

Dear Congressman Baker:

On behalf of its more than one million members, the NATIONAL ASSOCIATION OF REALTORS® (NAR) urges members of the House Financial Services Committee to approve H.R. 4634 the "Terrorism Insurance Backstop Extension Act of 2004." Additionally, NAR urges your support of an amendment to be offered by Representatives Brad Sherman (D-CA) and Ginny Brown-Waite (R-FL) that would require the Department of the Treasury to study the impact of natural catastrophes on homeowner's insurance policies.

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Sincerely,

A handwritten signature in cursive script that reads "Jerry Giovaniello".

Jerry Giovaniello
Senior Vice President, Government Affairs

September 28, 2004

The Honorable James Matheson
410 Cannon House Office Building
Washington DC 20515

Dear Congressman Matheson:

On behalf of its more than one million members, the NATIONAL ASSOCIATION OF REALTORS® (NAR) urges members of the House Financial Services Committee to approve H.R. 4634 the "Terrorism Insurance Backstop Extension Act of 2004." Additionally, NAR urges your support of an amendment to be offered by Representatives Brad Sherman (D-CA) and Ginny Brown-Waite (R-FL) that would require the Department of the Treasury to study the impact of natural catastrophes on homeowner's insurance policies.

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A handwritten signature in cursive script that reads "Jerry Giovaniello".

Jerry Giovaniello
Senior Vice President, Government Affairs

September 28, 2004

The Honorable David Scott
417 Cannon House Office Building
Washington DC 20515

Dear Congressman Scott:

On behalf of its more than one million members, the NATIONAL ASSOCIATION OF REALTORS® (NAR) urges members of the House Financial Services Committee to approve H.R. 4634 the "Terrorism Insurance Backstop Extension Act of 2004." Additionally, NAR urges your support of an amendment to be offered by Representatives Brad Sherman (D-CA) and Ginny Brown-Waite (R-FL) that would require the Department of the Treasury to study the impact of natural catastrophes on homeowner's insurance policies.

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Sincerely,

A handwritten signature in cursive script that reads "Jerry Giovaniello".

Jerry Giovaniello
Senior Vice President, Government Affairs

September 28, 2004

The Honorable Rick Renzi
418 Cannon House Office Building
Washington DC 20515-0301

Dear Congressman Renzi:

On behalf of its more than one million members, the NATIONAL ASSOCIATION OF REALTORS® (NAR) urges members of the House Financial Services Committee to approve H.R. 4634 the "Terrorism Insurance Backstop Extension Act of 2004." Additionally, NAR urges your support of an amendment to be offered by Representatives Brad Sherman (D-CA) and Ginny Brown-Waite (R-FL) that would require the Department of the Treasury to study the impact of natural catastrophes on homeowner's insurance policies.

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Jerry Giovaniello
Senior Vice President, Government Affairs

September 28, 2004

The Honorable Walter Jones
422 Cannon House Office Building
Washington DC 20515

Dear Congressman Jones:

On behalf of its more than one million members, the NATIONAL ASSOCIATION OF REALTORS® (NAR) urges members of the House Financial Services Committee to approve H.R. 4634 the "Terrorism Insurance Backstop Extension Act of 2004." Additionally, NAR urges your support of an amendment to be offered by Representatives Brad Sherman (D-CA) and Ginny Brown-Waite (R-FL) that would require the Department of the Treasury to study the impact of natural catastrophes on homeowner's insurance policies.

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A handwritten signature in cursive script that reads "Jerry Giovaniello".

Jerry Giovaniello
Senior Vice President, Government Affairs

September 28, 2004

The Honorable Jeb Hensarling
423 Cannon House Office Building
Washington DC 20515

Dear Congressman Hensarling:

On behalf of its more than one million members, the NATIONAL ASSOCIATION OF REALTORS® (NAR) urges members of the House Financial Services Committee to approve H.R. 4634 the "Terrorism Insurance Backstop Extension Act of 2004." Additionally, NAR urges your support of an amendment to be offered by Representatives Brad Sherman (D-CA) and Ginny Brown-Waite (R-FL) that would require the Department of the Treasury to study the impact of natural catastrophes on homeowner's insurance policies.

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A handwritten signature in cursive script that reads "Jerry Giovaniello".

Jerry Giovaniello
Senior Vice President, Government Affairs

September 28, 2004

The Honorable Steve Israel
429 Cannon House Office Building
Washington DC 20515

Dear Congressman Israel:

On behalf of its more than one million members, the NATIONAL ASSOCIATION OF REALTORS® (NAR) urges members of the House Financial Services Committee to approve H.R. 4634 the "Terrorism Insurance Backstop Extension Act of 2004." Additionally, NAR urges your support of an amendment to be offered by Representatives Brad Sherman (D-CA) and Ginny Brown-Waite (R-FL) that would require the Department of the Treasury to study the impact of natural catastrophes on homeowner's insurance policies.

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Sincerely,



Jerry Giovaniello
Senior Vice President, Government Affairs

September 28, 2004

The Honorable Dennis Moore
431 Cannon House Office Building
Washington DC 20515

Dear Congressman Moore:

On behalf of its more than one million members, the NATIONAL ASSOCIATION OF REALTORS® (NAR) urges members of the House Financial Services Committee to approve H.R. 4634 the "Terrorism Insurance Backstop Extension Act of 2004." Additionally, NAR urges your support of an amendment to be offered by Representatives Brad Sherman (D-CA) and Ginny Brown-Waite (R-FL) that would require the Department of the Treasury to study the impact of natural catastrophes on homeowner's insurance policies.

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Sincerely,

A handwritten signature in cursive script that reads "Jerry Giovaniello".

Jerry Giovaniello
Senior Vice President, Government Affairs

September 28, 2004

The Honorable Peter King
436 Cannon House Office Building
Washington DC 20515

Dear Congressman King:

On behalf of its more than one million members, the NATIONAL ASSOCIATION OF REALTORS® (NAR) urges members of the House Financial Services Committee to approve H.R. 4634 the "Terrorism Insurance Backstop Extension Act of 2004." Additionally, NAR urges your support of an amendment to be offered by Representatives Brad Sherman (D-CA) and Ginny Brown-Waite (R-FL) that would require the Department of the Treasury to study the impact of natural catastrophes on homeowner's insurance policies.

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Jerry Giovaniello
Senior Vice President, Government Affairs

September 28, 2004

The Honorable Spencer Bachus
442 Cannon House Office Building
Washington DC 20515

Dear Congressman Bachus:

On behalf of its more than one million members, the NATIONAL ASSOCIATION OF REALTORS® (NAR) urges members of the House Financial Services Committee to approve H.R. 4634 the "Terrorism Insurance Backstop Extension Act of 2004." Additionally, NAR urges your support of an amendment to be offered by Representatives Brad Sherman (D-CA) and Ginny Brown-Waite (R-FL) that would require the Department of the Treasury to study the impact of natural catastrophes on homeowner's insurance policies.

A two-year extension to the terrorism insurance backstop is needed to provide continued security against losses resulting from a catastrophic terrorist attack. H.R. 4634 will provide the peace of mind that will allow economic development to continue to flourish amidst the on-going threat of a terror attack. Extension of this backstop will ensure that the overall sense of economic and employment security which has kept our economy strong will continue. Without Congressional action, this terrorism insurance backstop will sunset at the end of next year thereby jeopardizing continued terrorism insurance availability.

Due to the impact of earthquakes, hurricanes and wildfires, homeowners in many areas of the country are having great difficulty obtaining and maintaining adequate, affordable homeowners' insurance to cover losses resulting from such disasters. In order to assess and monitor the extent of this problem, NAR supports an amendment expected to be offered by Representatives Brad Sherman (D-CA) and Ginny Brown-Waite (R-FL) that would direct the Treasury Department to conduct an annual study and Congressional report on the cost and availability of homeowners' insurance for losses resulting from catastrophic disasters.

Passing H.R. 4634 now will provide continued economic security by mitigating any coverage disruptions as the Terrorism Risk Insurance Act of 2002 sunsets at the end of 2005. NAR applauds your efforts to address these critical issues this year.

Sincerely,

A handwritten signature in cursive script that reads "Jerry Giovaniello".

Jerry Giovaniello
Senior Vice President, Government Affairs