

October 20, 2003

The Honorable Daniel Akaka  
United States Senate  
141 Hart Senate Office Building  
Washington, DC 20510

Dear Senator Akaka:

On behalf of over 950,000 members of the National Association of REALTORS<sup>®</sup> (NAR), I want to express our support for quick consideration and passage of S. 1753, the "National Consumer Credit Reporting System Improvement Act of 2003." Because of the relatively short time remaining in the first session of this Congress, it is imperative that all sides work to complete action on this issue before adjournment.

This important legislation will help consumers better manage their credit history and assist in the early detection of fraud and identity theft. The inclusion of credit score disclosure and several other consumer protection provisions in this bill will provide consumers with more accurate credit information. NAR believes S. 1753 takes a balanced approach to consumer information regulation that will afford businesses more accurate information, while granting consumers important new rights.

Again, REALTORS<sup>®</sup> urge you to pass the National Consumer Credit Reporting System Improvement Act of 2003, and we thank you for your continued support of homeownership in our country.

Sincerely,

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

Jerry Giovaniello  
Sr. Vice President

October 20, 2003

The Honorable Lamar Alexander  
United States Senate  
302 Hart Senate Office Building  
Washington, DC 20510

Dear Senator Alexander:

On behalf of over 950,000 members of the National Association of REALTORS<sup>®</sup> (NAR), I want to express our support for quick consideration and passage of S. 1753, the “National Consumer Credit Reporting System Improvement Act of 2003.” Because of the relatively short time remaining in the first session of this Congress, it is imperative that all sides work to complete action on this issue before adjournment.

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Again, REALTORS<sup>®</sup> urge you to pass the National Consumer Credit Reporting System Improvement Act of 2003, and we thank you for your continued support of homeownership in our country.

Sincerely,

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

Jerry Giovaniello  
Sr. Vice President

October 20, 2003

The Honorable Wayne Allard  
United States Senate  
525 Dirksen Senate Office Building  
Washington, DC 20510

Dear Senator Allard:

On behalf of over 950,000 members of the National Association of REALTORS<sup>®</sup> (NAR), I want to express our support for quick consideration and passage of S. 1753, the “National Consumer Credit Reporting System Improvement Act of 2003.” Because of the relatively short time remaining in the first session of this Congress, it is imperative that all sides work to complete action on this issue before adjournment.

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Again, REALTORS<sup>®</sup> urge you to pass the National Consumer Credit Reporting System Improvement Act of 2003, and we thank you for your continued support of homeownership in our country.

Sincerely,

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

Jerry Giovaniello  
Sr. Vice President

October 20, 2003

The Honorable George Allen  
United States Senate  
204 Russell Senate Office Building  
Washington, DC 20510

Dear Senator Allen:

On behalf of over 950,000 members of the National Association of REALTORS<sup>®</sup> (NAR), I want to express our support for quick consideration and passage of S. 1753, the "National Consumer Credit Reporting System Improvement Act of 2003." Because of the relatively short time remaining in the first session of this Congress, it is imperative that all sides work to complete action on this issue before adjournment.

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Again, REALTORS<sup>®</sup> urge you to pass the National Consumer Credit Reporting System Improvement Act of 2003, and we thank you for your continued support of homeownership in our country.

Sincerely,

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

Jerry Giovaniello  
Sr. Vice President

October 20, 2003

The Honorable Max Baucus  
United States Senate  
511 Hart Senate Office Building  
Washington, DC 20510


Dear Senator Baucus:

On behalf of over 950,000 members of the National Association of REALTORS<sup>®</sup> (NAR), I want to express our support for quick consideration and passage of S. 1753, the "National Consumer Credit Reporting System Improvement Act of 2003." Because of the relatively short time remaining in the first session of this Congress, it is imperative that all sides work to complete action on this issue before adjournment.

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Sincerely,

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

Jerry Giovaniello  
Sr. Vice President

October 20, 2003

The Honorable Evan Bayh  
United States Senate  
463 Russell Senate Office Building  
Washington, DC 20510

Dear Senator Bayh:

On behalf of over 950,000 members of the National Association of REALTORS<sup>®</sup> (NAR), I want to express our support for quick consideration and passage of S. 1753, the "National Consumer Credit Reporting System Improvement Act of 2003." Because of the relatively short time remaining in the first session of this Congress, it is imperative that all sides work to complete action on this issue before adjournment.

This important legislation will help consumers better manage their credit history and assist in the early detection of fraud and identity theft. The inclusion of credit score disclosure and several other consumer protection provisions in this bill will provide consumers with more accurate credit information. NAR believes S. 1753 takes a balanced approach to consumer information regulation that will afford businesses more accurate information, while granting consumers important new rights.

Again, REALTORS<sup>®</sup> urge you to pass the National Consumer Credit Reporting System Improvement Act of 2003, and we thank you for your continued support of homeownership in our country.

Sincerely,

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

Jerry Giovaniello  
Sr. Vice President

October 20, 2003

The Honorable Robert Bennett  
United States Senate  
431 Dirksen Senate Office Building  
Washington, DC 20510-4403

Dear Senator Bennett:

On behalf of over 950,000 members of the National Association of REALTORS<sup>®</sup> (NAR), I want to express our support for quick consideration and passage of S. 1753, the "National Consumer Credit Reporting System Improvement Act of 2003." Because of the relatively short time remaining in the first session of this Congress, it is imperative that all sides work to complete action on this issue before adjournment.

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Sincerely,

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

Jerry Giovaniello  
Sr. Vice President

October 20, 2003

The Honorable Joseph Biden  
United States Senate  
201 Russell Senate Office Building  
Washington, DC 20510

Dear Senator Biden:

On behalf of over 950,000 members of the National Association of REALTORS<sup>®</sup> (NAR), I want to express our support for quick consideration and passage of S. 1753, the "National Consumer Credit Reporting System Improvement Act of 2003." Because of the relatively short time remaining in the first session of this Congress, it is imperative that all sides work to complete action on this issue before adjournment.

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Again, REALTORS<sup>®</sup> urge you to pass the National Consumer Credit Reporting System Improvement Act of 2003, and we thank you for your continued support of homeownership in our country.

Sincerely,

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

Jerry Giovaniello  
Sr. Vice President



October 20, 2003

The Honorable Jeff Bingaman  
United States Senate  
703 Hart Senate Office Building  
Washington, DC 20510-3102

Dear Senator Bingaman:

On behalf of over 950,000 members of the National Association of REALTORS<sup>®</sup> (NAR), I want to express our support for quick consideration and passage of S. 1753, the "National Consumer Credit Reporting System Improvement Act of 2003." Because of the relatively short time remaining in the first session of this Congress, it is imperative that all sides work to complete action on this issue before adjournment.

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Sincerely,

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

Jerry Giovaniello  
Sr. Vice President

October 20, 2003

The Honorable Christopher Bond  
United States Senate  
274 Russell Senate Office Building  
Washington, DC 20510

Dear Senator Bond:

On behalf of over 950,000 members of the National Association of REALTORS<sup>®</sup> (NAR), I want to express our support for quick consideration and passage of S. 1753, the "National Consumer Credit Reporting System Improvement Act of 2003." Because of the relatively short time remaining in the first session of this Congress, it is imperative that all sides work to complete action on this issue before adjournment.

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Sincerely,

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

Jerry Giovaniello  
Sr. Vice President

October 20, 2003

The Honorable Barbara Boxer  
United States Senate  
112 Hart Senate Office Building  
Washington, DC 20510

Dear Senator Boxer:

On behalf of over 950,000 members of the National Association of REALTORS<sup>®</sup> (NAR), I want to express our support for quick consideration and passage of S. 1753, the "National Consumer Credit Reporting System Improvement Act of 2003." Because of the relatively short time remaining in the first session of this Congress, it is imperative that all sides work to complete action on this issue before adjournment.

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Sincerely,

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

Jerry Giovaniello  
Sr. Vice President

October 20, 2003

The Honorable John Breau  
United States Senate  
503 Hart Senate Office Building  
Washington, DC 20510

Dear Senator Breau:

On behalf of over 950,000 members of the National Association of REALTORS<sup>®</sup> (NAR), I want to express our support for quick consideration and passage of S. 1753, the "National Consumer Credit Reporting System Improvement Act of 2003." Because of the relatively short time remaining in the first session of this Congress, it is imperative that all sides work to complete action on this issue before adjournment.

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Sincerely,

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

Jerry Giovaniello  
Sr. Vice President

October 20, 2003

The Honorable Sam Brownback  
United States Senate  
303 Hart Senate Office Building  
Washington, DC 20510

Dear Senator Brownback:

On behalf of over 950,000 members of the National Association of REALTORS<sup>®</sup> (NAR), I want to express our support for quick consideration and passage of S. 1753, the “National Consumer Credit Reporting System Improvement Act of 2003.” Because of the relatively short time remaining in the first session of this Congress, it is imperative that all sides work to complete action on this issue before adjournment.

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Sincerely,

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

Jerry Giovaniello  
Sr. Vice President

October 20, 2003

The Honorable Jim Bunning  
United States Senate  
316 Hart Senate Office Building  
Washington, DC 20510

Dear Senator Bunning:

On behalf of over 950,000 members of the National Association of REALTORS<sup>®</sup> (NAR), I want to express our support for quick consideration and passage of S. 1753, the "National Consumer Credit Reporting System Improvement Act of 2003." Because of the relatively short time remaining in the first session of this Congress, it is imperative that all sides work to complete action on this issue before adjournment.

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Sincerely,

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

Jerry Giovaniello  
Sr. Vice President

October 20, 2003

The Honorable Conrad Burns  
United States Senate  
187 Dirksen Senate Office Building  
Washington, DC 20510

Dear Senator Burns:

On behalf of over 950,000 members of the National Association of REALTORS<sup>®</sup> (NAR), I want to express our support for quick consideration and passage of S. 1753, the "National Consumer Credit Reporting System Improvement Act of 2003." Because of the relatively short time remaining in the first session of this Congress, it is imperative that all sides work to complete action on this issue before adjournment.

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Sincerely,

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

Jerry Giovaniello  
Sr. Vice President

October 20, 2003

The Honorable Robert Byrd  
United States Senate  
311 Hart Senate Office Building  
Washington, DC 20510

Dear Senator Byrd:

On behalf of over 950,000 members of the National Association of REALTORS<sup>®</sup> (NAR), I want to express our support for quick consideration and passage of S. 1753, the "National Consumer Credit Reporting System Improvement Act of 2003." Because of the relatively short time remaining in the first session of this Congress, it is imperative that all sides work to complete action on this issue before adjournment.

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Sincerely,

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

Jerry Giovaniello  
Sr. Vice President



October 20, 2003

The Honorable Ben Campbell  
United States Senate  
380 Russell Senate Office Building  
Washington, DC 20510

Dear Senator Campbell:

On behalf of over 950,000 members of the National Association of REALTORS<sup>®</sup> (NAR), I want to express our support for quick consideration and passage of S. 1753, the "National Consumer Credit Reporting System Improvement Act of 2003." Because of the relatively short time remaining in the first session of this Congress, it is imperative that all sides work to complete action on this issue before adjournment.

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Sincerely,

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

Jerry Giovaniello  
Sr. Vice President

October 20, 2003

The Honorable Maria Cantwell  
United States Senate  
717 Hart Senate Office Building  
Washington, DC 20510

Dear Senator Cantwell:

On behalf of over 950,000 members of the National Association of REALTORS<sup>®</sup> (NAR), I want to express our support for quick consideration and passage of S. 1753, the "National Consumer Credit Reporting System Improvement Act of 2003." Because of the relatively short time remaining in the first session of this Congress, it is imperative that all sides work to complete action on this issue before adjournment.

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Sincerely,

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

Jerry Giovaniello  
Sr. Vice President

October 20, 2003

The Honorable Thomas Carper  
United States Senate  
513 Hart Senate Office Building  
Washington, DC 20510

Dear Senator Carper:

On behalf of over 950,000 members of the National Association of REALTORS<sup>®</sup> (NAR), I want to express our support for quick consideration and passage of S. 1753, the “National Consumer Credit Reporting System Improvement Act of 2003.” Because of the relatively short time remaining in the first session of this Congress, it is imperative that all sides work to complete action on this issue before adjournment.

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Sincerely,

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Jerry Giovaniello  
Sr. Vice President

October 20, 2003

The Honorable Lincoln Chafee  
United States Senate  
141A Russell Senate Office Building  
Washington, DC 20510

Dear Senator Chafee:

On behalf of over 950,000 members of the National Association of REALTORS<sup>®</sup> (NAR), I want to express our support for quick consideration and passage of S. 1753, the "National Consumer Credit Reporting System Improvement Act of 2003." Because of the relatively short time remaining in the first session of this Congress, it is imperative that all sides work to complete action on this issue before adjournment.

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Sincerely,

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

Jerry Giovaniello  
Sr. Vice President

October 20, 2003

The Honorable Saxby Chambliss  
United States Senate  
416 Russell Senate Office Building  
Washington, DC 20510

Dear Senator Chambliss:

On behalf of over 950,000 members of the National Association of REALTORS<sup>®</sup> (NAR), I want to express our support for quick consideration and passage of S. 1753, the “National Consumer Credit Reporting System Improvement Act of 2003.” Because of the relatively short time remaining in the first session of this Congress, it is imperative that all sides work to complete action on this issue before adjournment.

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Sincerely,

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

Jerry Giovaniello  
Sr. Vice President

October 20, 2003

The Honorable Hillary Clinton  
United States Senate  
476 Russell Senate Office Building  
Washington, DC 20510

Dear Senator Clinton:

On behalf of over 950,000 members of the National Association of REALTORS<sup>®</sup> (NAR), I want to express our support for quick consideration and passage of S. 1753, the "National Consumer Credit Reporting System Improvement Act of 2003." Because of the relatively short time remaining in the first session of this Congress, it is imperative that all sides work to complete action on this issue before adjournment.

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Sincerely,

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

Jerry Giovaniello  
Sr. Vice President

October 20, 2003

The Honorable Thad Cochran  
United States Senate  
113 Dirksen Senate Office Building  
Washington, DC 20510-2402

Dear Senator Cochran:

On behalf of over 950,000 members of the National Association of REALTORS<sup>®</sup> (NAR), I want to express our support for quick consideration and passage of S. 1753, the "National Consumer Credit Reporting System Improvement Act of 2003." Because of the relatively short time remaining in the first session of this Congress, it is imperative that all sides work to complete action on this issue before adjournment.

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Sincerely,

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

Jerry Giovaniello  
Sr. Vice President

October 20, 2003

The Honorable Norm Coleman  
United States Senate  
320 Hart Senate Office Building  
Washington, DC 20510

Dear Senator Coleman:

On behalf of over 950,000 members of the National Association of REALTORS<sup>®</sup> (NAR), I want to express our support for quick consideration and passage of S. 1753, the "National Consumer Credit Reporting System Improvement Act of 2003." Because of the relatively short time remaining in the first session of this Congress, it is imperative that all sides work to complete action on this issue before adjournment.

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Sincerely,

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Jerry Giovaniello  
Sr. Vice President



October 20, 2003

The Honorable Susan Collins  
United States Senate  
172 Russell Senate Office Building  
Washington, DC 20510

Dear Senator Collins:

On behalf of over 950,000 members of the National Association of REALTORS<sup>®</sup> (NAR), I want to express our support for quick consideration and passage of S. 1753, the "National Consumer Credit Reporting System Improvement Act of 2003." Because of the relatively short time remaining in the first session of this Congress, it is imperative that all sides work to complete action on this issue before adjournment.

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Sincerely,

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Jerry Giovaniello  
Sr. Vice President

October 20, 2003

The Honorable Kent Conrad  
United States Senate  
530 Hart Senate Office Building  
Washington, DC 20510-3403

Dear Senator Conrad:

On behalf of over 950,000 members of the National Association of REALTORS<sup>®</sup> (NAR), I want to express our support for quick consideration and passage of S. 1753, the "National Consumer Credit Reporting System Improvement Act of 2003." Because of the relatively short time remaining in the first session of this Congress, it is imperative that all sides work to complete action on this issue before adjournment.

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Jerry Giovaniello  
Sr. Vice President

October 20, 2003

The Honorable John Cornyn  
United States Senate  
517 Hart Senate Office Building  
Washington, DC 20510-4305

Dear Senator Cornyn:

On behalf of over 950,000 members of the National Association of REALTORS<sup>®</sup> (NAR), I want to express our support for quick consideration and passage of S. 1753, the “National Consumer Credit Reporting System Improvement Act of 2003.” Because of the relatively short time remaining in the first session of this Congress, it is imperative that all sides work to complete action on this issue before adjournment.

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Jerry Giovaniello  
Sr. Vice President

October 20, 2003

The Honorable Jon Corzine  
United States Senate  
502 Hart Senate Office Building  
Washington, DC 20510

Dear Senator Corzine:

On behalf of over 950,000 members of the National Association of REALTORS<sup>®</sup> (NAR), I want to express our support for quick consideration and passage of S. 1753, the "National Consumer Credit Reporting System Improvement Act of 2003." Because of the relatively short time remaining in the first session of this Congress, it is imperative that all sides work to complete action on this issue before adjournment.

This important legislation will help consumers better manage their credit history and assist in the early detection of fraud and identity theft. The inclusion of credit score disclosure and several other consumer protection provisions in this bill will provide consumers with more accurate credit information. NAR believes S. 1753 takes a balanced approach to consumer information regulation that will afford businesses more accurate information, while granting consumers important new rights.

Again, REALTORS<sup>®</sup> urge you to pass the National Consumer Credit Reporting System Improvement Act of 2003, and we thank you for your continued support of homeownership in our country.

Sincerely,

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

Jerry Giovaniello  
Sr. Vice President

October 20, 2003

The Honorable Larry Craig  
United States Senate  
520 Hart Senate Office Building  
Washington, DC 20510


Dear Senator Craig:

On behalf of over 950,000 members of the National Association of REALTORS<sup>®</sup> (NAR), I want to express our support for quick consideration and passage of S. 1753, the "National Consumer Credit Reporting System Improvement Act of 2003." Because of the relatively short time remaining in the first session of this Congress, it is imperative that all sides work to complete action on this issue before adjournment.

This important legislation will help consumers better manage their credit history and assist in the early detection of fraud and identity theft. The inclusion of credit score disclosure and several other consumer protection provisions in this bill will provide consumers with more accurate credit information. NAR believes S. 1753 takes a balanced approach to consumer information regulation that will afford businesses more accurate information, while granting consumers important new rights.

Again, REALTORS<sup>®</sup> urge you to pass the National Consumer Credit Reporting System Improvement Act of 2003, and we thank you for your continued support of homeownership in our country.

Sincerely,

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

Jerry Giovaniello  
Sr. Vice President

October 20, 2003

The Honorable Mike Crapo  
United States Senate  
239 Dirksen Senate Office Building  
Washington, DC 20510

Dear Senator Crapo:

On behalf of over 950,000 members of the National Association of REALTORS<sup>®</sup> (NAR), I want to express our support for quick consideration and passage of S. 1753, the "National Consumer Credit Reporting System Improvement Act of 2003." Because of the relatively short time remaining in the first session of this Congress, it is imperative that all sides work to complete action on this issue before adjournment.

This important legislation will help consumers better manage their credit history and assist in the early detection of fraud and identity theft. The inclusion of credit score disclosure and several other consumer protection provisions in this bill will provide consumers with more accurate credit information. NAR believes S. 1753 takes a balanced approach to consumer information regulation that will afford businesses more accurate information, while granting consumers important new rights.

Again, REALTORS<sup>®</sup> urge you to pass the National Consumer Credit Reporting System Improvement Act of 2003, and we thank you for your continued support of homeownership in our country.

Sincerely,

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

Jerry Giovaniello  
Sr. Vice President

October 20, 2003

The Honorable Tom Daschle  
United States Senate  
509 Hart Senate Office Building  
Washington, DC 20510

Dear Senator Daschle:

On behalf of over 950,000 members of the National Association of REALTORS<sup>®</sup> (NAR), I want to express our support for quick consideration and passage of S. 1753, the “National Consumer Credit Reporting System Improvement Act of 2003.” Because of the relatively short time remaining in the first session of this Congress, it is imperative that all sides work to complete action on this issue before adjournment.

This important legislation will help consumers better manage their credit history and assist in the early detection of fraud and identity theft. The inclusion of credit score disclosure and several other consumer protection provisions in this bill will provide consumers with more accurate credit information. NAR believes S. 1753 takes a balanced approach to consumer information regulation that will afford businesses more accurate information, while granting consumers important new rights.

Again, REALTORS<sup>®</sup> urge you to pass the National Consumer Credit Reporting System Improvement Act of 2003, and we thank you for your continued support of homeownership in our country.

Sincerely,

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

Jerry Giovaniello  
Sr. Vice President

October 20, 2003

The Honorable Mark Dayton  
United States Senate  
346 Russell Senate Office Building  
Washington, DC 20510

Dear Senator Dayton:

On behalf of over 950,000 members of the National Association of REALTORS® (NAR), I want to express our support for quick consideration and passage of S. 1753, the “National Consumer Credit Reporting System Improvement Act of 2003.” Because of the relatively short time remaining in the first session of this Congress, it is imperative that all sides work to complete action on this issue before adjournment.

This important legislation will help consumers better manage their credit history and assist in the early detection of fraud and identity theft. The inclusion of credit score disclosure and several other consumer protection provisions in this bill will provide consumers with more accurate credit information. NAR believes S. 1753 takes a balanced approach to consumer information regulation that will afford businesses more accurate information, while granting consumers important new rights.

Again, REALTORS® urge you to pass the National Consumer Credit Reporting System Improvement Act of 2003, and we thank you for your continued support of homeownership in our country.

Sincerely,

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

Jerry Giovaniello  
Sr. Vice President



October 20, 2003

The Honorable Mike DeWine  
United States Senate  
140 Russell Senate Office Building  
Washington, DC 20510

Dear Senator DeWine:

On behalf of over 950,000 members of the National Association of REALTORS<sup>®</sup> (NAR), I want to express our support for quick consideration and passage of S. 1753, the “National Consumer Credit Reporting System Improvement Act of 2003.” Because of the relatively short time remaining in the first session of this Congress, it is imperative that all sides work to complete action on this issue before adjournment.

This important legislation will help consumers better manage their credit history and assist in the early detection of fraud and identity theft. The inclusion of credit score disclosure and several other consumer protection provisions in this bill will provide consumers with more accurate credit information. NAR believes S. 1753 takes a balanced approach to consumer information regulation that will afford businesses more accurate information, while granting consumers important new rights.

Again, REALTORS<sup>®</sup> urge you to pass the National Consumer Credit Reporting System Improvement Act of 2003, and we thank you for your continued support of homeownership in our country.

Sincerely,

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

Jerry Giovaniello  
Sr. Vice President

October 20, 2003

The Honorable Christopher Dodd  
United States Senate  
448 Russell Senate Office Building  
Washington, DC 20510

Dear Senator Dodd:

On behalf of over 950,000 members of the National Association of REALTORS<sup>®</sup> (NAR), I want to express our support for quick consideration and passage of S. 1753, the "National Consumer Credit Reporting System Improvement Act of 2003." Because of the relatively short time remaining in the first session of this Congress, it is imperative that all sides work to complete action on this issue before adjournment.

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Again, REALTORS<sup>®</sup> urge you to pass the National Consumer Credit Reporting System Improvement Act of 2003, and we thank you for your continued support of homeownership in our country.

Sincerely,

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

Jerry Giovaniello  
Sr. Vice President

October 20, 2003

The Honorable Elizabeth Dole  
United States Senate  
120 Russell Senate Office Building  
Washington, DC 20510

Dear Senator Dole:

On behalf of over 950,000 members of the National Association of REALTORS<sup>®</sup> (NAR), I want to express our support for quick consideration and passage of S. 1753, the "National Consumer Credit Reporting System Improvement Act of 2003." Because of the relatively short time remaining in the first session of this Congress, it is imperative that all sides work to complete action on this issue before adjournment.

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Again, REALTORS<sup>®</sup> urge you to pass the National Consumer Credit Reporting System Improvement Act of 2003, and we thank you for your continued support of homeownership in our country.

Sincerely,

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

Jerry Giovaniello  
Sr. Vice President

October 20, 2003

The Honorable Pete Domenici  
United States Senate  
328 Hart Senate Office Building  
Washington, DC 20510-3101

Dear Senator Domenici:

On behalf of over 950,000 members of the National Association of REALTORS<sup>®</sup> (NAR), I want to express our support for quick consideration and passage of S. 1753, the "National Consumer Credit Reporting System Improvement Act of 2003." Because of the relatively short time remaining in the first session of this Congress, it is imperative that all sides work to complete action on this issue before adjournment.

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Again, REALTORS<sup>®</sup> urge you to pass the National Consumer Credit Reporting System Improvement Act of 2003, and we thank you for your continued support of homeownership in our country.

Sincerely,

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

Jerry Giovaniello  
Sr. Vice President

October 20, 2003

The Honorable Byron Dorgan  
United States Senate  
713 Hart Senate Office Building  
Washington, DC 20510


Dear Senator Dorgan:

On behalf of over 950,000 members of the National Association of REALTORS<sup>®</sup> (NAR), I want to express our support for quick consideration and passage of S. 1753, the "National Consumer Credit Reporting System Improvement Act of 2003." Because of the relatively short time remaining in the first session of this Congress, it is imperative that all sides work to complete action on this issue before adjournment.

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Again, REALTORS<sup>®</sup> urge you to pass the National Consumer Credit Reporting System Improvement Act of 2003, and we thank you for your continued support of homeownership in our country.

Sincerely,

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

Jerry Giovaniello  
Sr. Vice President

October 20, 2003

The Honorable Richard Durbin  
United States Senate  
332 Dirksen Senate Office Building  
Washington, DC 20510

Dear Senator Durbin:

On behalf of over 950,000 members of the National Association of REALTORS<sup>®</sup> (NAR), I want to express our support for quick consideration and passage of S. 1753, the “National Consumer Credit Reporting System Improvement Act of 2003.” Because of the relatively short time remaining in the first session of this Congress, it is imperative that all sides work to complete action on this issue before adjournment.

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Again, REALTORS<sup>®</sup> urge you to pass the National Consumer Credit Reporting System Improvement Act of 2003, and we thank you for your continued support of homeownership in our country.

Sincerely,

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

Jerry Giovaniello  
Sr. Vice President

October 20, 2003

The Honorable John Edwards  
United States Senate  
225 Dirksen Senate Office Building  
Washington, DC 20510

Dear Senator Edwards:

On behalf of over 950,000 members of the National Association of REALTORS<sup>®</sup> (NAR), I want to express our support for quick consideration and passage of S. 1753, the "National Consumer Credit Reporting System Improvement Act of 2003." Because of the relatively short time remaining in the first session of this Congress, it is imperative that all sides work to complete action on this issue before adjournment.

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Again, REALTORS<sup>®</sup> urge you to pass the National Consumer Credit Reporting System Improvement Act of 2003, and we thank you for your continued support of homeownership in our country.

Sincerely,

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

Jerry Giovaniello  
Sr. Vice President

October 20, 2003

The Honorable John Ensign  
United States Senate  
364 Russell Senate Office Building  
Washington, DC 20510

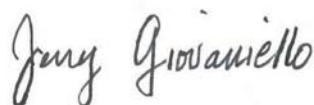
Dear Senator Ensign:

On behalf of over 950,000 members of the National Association of REALTORS<sup>®</sup> (NAR), I want to express our support for quick consideration and passage of S. 1753, the "National Consumer Credit Reporting System Improvement Act of 2003." Because of the relatively short time remaining in the first session of this Congress, it is imperative that all sides work to complete action on this issue before adjournment.

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Again, REALTORS<sup>®</sup> urge you to pass the National Consumer Credit Reporting System Improvement Act of 2003, and we thank you for your continued support of homeownership in our country.

Sincerely,

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

Jerry Giovaniello  
Sr. Vice President



October 20, 2003

The Honorable Michael Enzi  
United States Senate  
379A Russell Senate Office Building  
Washington, DC 20510

Dear Senator Enzi:

On behalf of over 950,000 members of the National Association of REALTORS<sup>®</sup> (NAR), I want to express our support for quick consideration and passage of S. 1753, the "National Consumer Credit Reporting System Improvement Act of 2003." Because of the relatively short time remaining in the first session of this Congress, it is imperative that all sides work to complete action on this issue before adjournment.

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Again, REALTORS<sup>®</sup> urge you to pass the National Consumer Credit Reporting System Improvement Act of 2003, and we thank you for your continued support of homeownership in our country.

Sincerely,

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

Jerry Giovaniello  
Sr. Vice President

October 20, 2003

The Honorable Russell Feingold  
United States Senate  
506 Hart Senate Office Building  
Washington, DC 20510-4904

Dear Senator Feingold:

On behalf of over 950,000 members of the National Association of REALTORS<sup>®</sup> (NAR), I want to express our support for quick consideration and passage of S. 1753, the "National Consumer Credit Reporting System Improvement Act of 2003." Because of the relatively short time remaining in the first session of this Congress, it is imperative that all sides work to complete action on this issue before adjournment.

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Again, REALTORS<sup>®</sup> urge you to pass the National Consumer Credit Reporting System Improvement Act of 2003, and we thank you for your continued support of homeownership in our country.

Sincerely,

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

Jerry Giovaniello  
Sr. Vice President

October 20, 2003

The Honorable Dianne Feinstein  
United States Senate  
331 Hart Senate Office Building  
Washington, DC 20510

Dear Senator Feinstein:

On behalf of over 950,000 members of the National Association of REALTORS<sup>®</sup> (NAR), I want to express our support for quick consideration and passage of S. 1753, the "National Consumer Credit Reporting System Improvement Act of 2003." Because of the relatively short time remaining in the first session of this Congress, it is imperative that all sides work to complete action on this issue before adjournment.

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Again, REALTORS<sup>®</sup> urge you to pass the National Consumer Credit Reporting System Improvement Act of 2003, and we thank you for your continued support of homeownership in our country.

Sincerely,

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

Jerry Giovaniello  
Sr. Vice President

October 20, 2003

The Honorable Peter Fitzgerald  
United States Senate  
555 Dirksen Senate Office Building  
Washington, DC 20510

Dear Senator Fitzgerald:

On behalf of over 950,000 members of the National Association of REALTORS<sup>®</sup> (NAR), I want to express our support for quick consideration and passage of S. 1753, the “National Consumer Credit Reporting System Improvement Act of 2003.” Because of the relatively short time remaining in the first session of this Congress, it is imperative that all sides work to complete action on this issue before adjournment.

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Again, REALTORS<sup>®</sup> urge you to pass the National Consumer Credit Reporting System Improvement Act of 2003, and we thank you for your continued support of homeownership in our country.

Sincerely,

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

Jerry Giovaniello  
Sr. Vice President

October 20, 2003

The Honorable Bill Frist  
United States Senate  
461 Russell Senate Office Building  
Washington, DC 20510


Dear Senator Frist:

On behalf of over 950,000 members of the National Association of REALTORS<sup>®</sup> (NAR), I want to express our support for quick consideration and passage of S. 1753, the "National Consumer Credit Reporting System Improvement Act of 2003." Because of the relatively short time remaining in the first session of this Congress, it is imperative that all sides work to complete action on this issue before adjournment.

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Again, REALTORS<sup>®</sup> urge you to pass the National Consumer Credit Reporting System Improvement Act of 2003, and we thank you for your continued support of homeownership in our country.

Sincerely,

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

Jerry Giovaniello  
Sr. Vice President

October 20, 2003

The Honorable Bob Graham  
United States Senate  
524 Hart Senate Office Building  
Washington, DC 20510

Dear Senator Graham:

On behalf of over 950,000 members of the National Association of REALTORS<sup>®</sup> (NAR), I want to express our support for quick consideration and passage of S. 1753, the "National Consumer Credit Reporting System Improvement Act of 2003." Because of the relatively short time remaining in the first session of this Congress, it is imperative that all sides work to complete action on this issue before adjournment.

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Again, REALTORS<sup>®</sup> urge you to pass the National Consumer Credit Reporting System Improvement Act of 2003, and we thank you for your continued support of homeownership in our country.

Sincerely,

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

Jerry Giovaniello  
Sr. Vice President

October 20, 2003

The Honorable Lindsey Graham  
United States Senate  
290 Russell Senate Office Building  
Washington, DC 20510

Dear Senator Graham:

On behalf of over 950,000 members of the National Association of REALTORS<sup>®</sup> (NAR), I want to express our support for quick consideration and passage of S. 1753, the "National Consumer Credit Reporting System Improvement Act of 2003." Because of the relatively short time remaining in the first session of this Congress, it is imperative that all sides work to complete action on this issue before adjournment.

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Sincerely,

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

Jerry Giovaniello  
Sr. Vice President

October 20, 2003

The Honorable Charles Grassley  
United States Senate  
135 Hart Senate Office Building  
Washington, DC 20510-1501

Dear Senator Grassley:

On behalf of over 950,000 members of the National Association of REALTORS<sup>®</sup> (NAR), I want to express our support for quick consideration and passage of S. 1753, the “National Consumer Credit Reporting System Improvement Act of 2003.” Because of the relatively short time remaining in the first session of this Congress, it is imperative that all sides work to complete action on this issue before adjournment.

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Again, REALTORS<sup>®</sup> urge you to pass the National Consumer Credit Reporting System Improvement Act of 2003, and we thank you for your continued support of homeownership in our country.

Sincerely,

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

Jerry Giovaniello  
Sr. Vice President



October 20, 2003

The Honorable Judd Gregg  
United States Senate  
393 Russell Senate Office Building  
Washington, DC 20510

Dear Senator Gregg:

On behalf of over 950,000 members of the National Association of REALTORS<sup>®</sup> (NAR), I want to express our support for quick consideration and passage of S. 1753, the "National Consumer Credit Reporting System Improvement Act of 2003." Because of the relatively short time remaining in the first session of this Congress, it is imperative that all sides work to complete action on this issue before adjournment.

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Again, REALTORS<sup>®</sup> urge you to pass the National Consumer Credit Reporting System Improvement Act of 2003, and we thank you for your continued support of homeownership in our country.

Sincerely,

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

Jerry Giovaniello  
Sr. Vice President

October 20, 2003

The Honorable Chuck Hagel  
United States Senate  
248 Russell Senate Office Building  
Washington, DC 20510

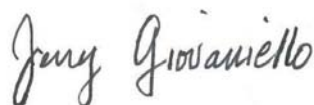
Dear Senator Hagel:

On behalf of over 950,000 members of the National Association of REALTORS<sup>®</sup> (NAR), I want to express our support for quick consideration and passage of S. 1753, the “National Consumer Credit Reporting System Improvement Act of 2003.” Because of the relatively short time remaining in the first session of this Congress, it is imperative that all sides work to complete action on this issue before adjournment.

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Sincerely,

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

Jerry Giovaniello  
Sr. Vice President

October 20, 2003

The Honorable Tom Harkin  
United States Senate  
731 Hart Senate Office Building  
Washington, DC 20510

Dear Senator Harkin:

On behalf of over 950,000 members of the National Association of REALTORS<sup>®</sup> (NAR), I want to express our support for quick consideration and passage of S. 1753, the "National Consumer Credit Reporting System Improvement Act of 2003." Because of the relatively short time remaining in the first session of this Congress, it is imperative that all sides work to complete action on this issue before adjournment.

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Again, REALTORS<sup>®</sup> urge you to pass the National Consumer Credit Reporting System Improvement Act of 2003, and we thank you for your continued support of homeownership in our country.

Sincerely,

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Jerry Giovaniello  
Sr. Vice President

October 20, 2003

The Honorable Orrin Hatch  
United States Senate  
104 Hart Senate Office Building  
Washington, DC 20510

Dear Senator Hatch:

On behalf of over 950,000 members of the National Association of REALTORS<sup>®</sup> (NAR), I want to express our support for quick consideration and passage of S. 1753, the "National Consumer Credit Reporting System Improvement Act of 2003." Because of the relatively short time remaining in the first session of this Congress, it is imperative that all sides work to complete action on this issue before adjournment.

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Again, REALTORS<sup>®</sup> urge you to pass the National Consumer Credit Reporting System Improvement Act of 2003, and we thank you for your continued support of homeownership in our country.

Sincerely,

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

Jerry Giovaniello  
Sr. Vice President

October 20, 2003

The Honorable Ernest Hollings  
United States Senate  
125 Russell Senate Office Building  
Washington, DC 20510

Dear Senator Hollings:

On behalf of over 950,000 members of the National Association of REALTORS<sup>®</sup> (NAR), I want to express our support for quick consideration and passage of S. 1753, the "National Consumer Credit Reporting System Improvement Act of 2003." Because of the relatively short time remaining in the first session of this Congress, it is imperative that all sides work to complete action on this issue before adjournment.

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Sincerely,

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

Jerry Giovaniello  
Sr. Vice President

October 20, 2003

The Honorable Kay Hutchison  
United States Senate  
284 Russell Senate Office Building  
Washington, DC 20510-4304

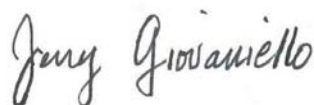
Dear Senator Hutchison:

On behalf of over 950,000 members of the National Association of REALTORS<sup>®</sup> (NAR), I want to express our support for quick consideration and passage of S. 1753, the "National Consumer Credit Reporting System Improvement Act of 2003." Because of the relatively short time remaining in the first session of this Congress, it is imperative that all sides work to complete action on this issue before adjournment.

This important legislation will help consumers better manage their credit history and assist in the early detection of fraud and identity theft. The inclusion of credit score disclosure and several other consumer protection provisions in this bill will provide consumers with more accurate credit information. NAR believes S. 1753 takes a balanced approach to consumer information regulation that will afford businesses more accurate information, while granting consumers important new rights.

Again, REALTORS<sup>®</sup> urge you to pass the National Consumer Credit Reporting System Improvement Act of 2003, and we thank you for your continued support of homeownership in our country.

Sincerely,

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

Jerry Giovaniello  
Sr. Vice President

October 20, 2003

The Honorable James Inhofe  
United States Senate  
453 Russell Senate Office Building  
Washington, DC 20510-3603

Dear Senator Inhofe:

On behalf of over 950,000 members of the National Association of REALTORS<sup>®</sup> (NAR), I want to express our support for quick consideration and passage of S. 1753, the "National Consumer Credit Reporting System Improvement Act of 2003." Because of the relatively short time remaining in the first session of this Congress, it is imperative that all sides work to complete action on this issue before adjournment.

This important legislation will help consumers better manage their credit history and assist in the early detection of fraud and identity theft. The inclusion of credit score disclosure and several other consumer protection provisions in this bill will provide consumers with more accurate credit information. NAR believes S. 1753 takes a balanced approach to consumer information regulation that will afford businesses more accurate information, while granting consumers important new rights.

Again, REALTORS<sup>®</sup> urge you to pass the National Consumer Credit Reporting System Improvement Act of 2003, and we thank you for your continued support of homeownership in our country.

Sincerely,

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

Jerry Giovaniello  
Sr. Vice President

October 20, 2003

The Honorable Daniel Inouye  
United States Senate  
722 Hart Senate Office Building  
Washington, DC 20510-1102

Dear Senator Inouye:

On behalf of over 950,000 members of the National Association of REALTORS<sup>®</sup> (NAR), I want to express our support for quick consideration and passage of S. 1753, the "National Consumer Credit Reporting System Improvement Act of 2003." Because of the relatively short time remaining in the first session of this Congress, it is imperative that all sides work to complete action on this issue before adjournment.

This important legislation will help consumers better manage their credit history and assist in the early detection of fraud and identity theft. The inclusion of credit score disclosure and several other consumer protection provisions in this bill will provide consumers with more accurate credit information. NAR believes S. 1753 takes a balanced approach to consumer information regulation that will afford businesses more accurate information, while granting consumers important new rights.

Again, REALTORS<sup>®</sup> urge you to pass the National Consumer Credit Reporting System Improvement Act of 2003, and we thank you for your continued support of homeownership in our country.

Sincerely,

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

Jerry Giovaniello  
Sr. Vice President



October 20, 2003

The Honorable James Jeffords  
United States Senate  
413 Dirksen Senate Office Building  
Washington, DC 20510

Dear Senator Jeffords:

On behalf of over 950,000 members of the National Association of REALTORS<sup>®</sup> (NAR), I want to express our support for quick consideration and passage of S. 1753, the "National Consumer Credit Reporting System Improvement Act of 2003." Because of the relatively short time remaining in the first session of this Congress, it is imperative that all sides work to complete action on this issue before adjournment.

This important legislation will help consumers better manage their credit history and assist in the early detection of fraud and identity theft. The inclusion of credit score disclosure and several other consumer protection provisions in this bill will provide consumers with more accurate credit information. NAR believes S. 1753 takes a balanced approach to consumer information regulation that will afford businesses more accurate information, while granting consumers important new rights.

Again, REALTORS<sup>®</sup> urge you to pass the National Consumer Credit Reporting System Improvement Act of 2003, and we thank you for your continued support of homeownership in our country.

Sincerely,

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

Jerry Giovaniello  
Sr. Vice President

October 20, 2003

The Honorable Tim Johnson  
United States Senate  
136 Hart Senate Office Building  
Washington, DC 20510

Dear Senator Johnson:

On behalf of over 950,000 members of the National Association of REALTORS<sup>®</sup> (NAR), I want to express our support for quick consideration and passage of S. 1753, the "National Consumer Credit Reporting System Improvement Act of 2003." Because of the relatively short time remaining in the first session of this Congress, it is imperative that all sides work to complete action on this issue before adjournment.

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Again, REALTORS<sup>®</sup> urge you to pass the National Consumer Credit Reporting System Improvement Act of 2003, and we thank you for your continued support of homeownership in our country.

Sincerely,

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

Jerry Giovaniello  
Sr. Vice President

October 20, 2003

The Honorable Edward Kennedy  
United States Senate  
317 Russell Senate Office Building  
Washington, DC 20510

Dear Senator Kennedy:

On behalf of over 950,000 members of the National Association of REALTORS<sup>®</sup> (NAR), I want to express our support for quick consideration and passage of S. 1753, the "National Consumer Credit Reporting System Improvement Act of 2003." Because of the relatively short time remaining in the first session of this Congress, it is imperative that all sides work to complete action on this issue before adjournment.

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Again, REALTORS<sup>®</sup> urge you to pass the National Consumer Credit Reporting System Improvement Act of 2003, and we thank you for your continued support of homeownership in our country.

Sincerely,

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

Jerry Giovaniello  
Sr. Vice President

October 20, 2003

The Honorable John Kerry  
United States Senate  
304 Russell Senate Office Building  
Washington, DC 20510

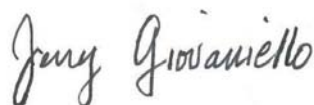
Dear Senator Kerry:

On behalf of over 950,000 members of the National Association of REALTORS<sup>®</sup> (NAR), I want to express our support for quick consideration and passage of S. 1753, the "National Consumer Credit Reporting System Improvement Act of 2003." Because of the relatively short time remaining in the first session of this Congress, it is imperative that all sides work to complete action on this issue before adjournment.

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Again, REALTORS<sup>®</sup> urge you to pass the National Consumer Credit Reporting System Improvement Act of 2003, and we thank you for your continued support of homeownership in our country.

Sincerely,

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

Jerry Giovaniello  
Sr. Vice President

October 20, 2003

The Honorable Herb Kohl  
United States Senate  
330 Hart Senate Office Building  
Washington, DC 20510

Dear Senator Kohl:

On behalf of over 950,000 members of the National Association of REALTORS<sup>®</sup> (NAR), I want to express our support for quick consideration and passage of S. 1753, the "National Consumer Credit Reporting System Improvement Act of 2003." Because of the relatively short time remaining in the first session of this Congress, it is imperative that all sides work to complete action on this issue before adjournment.

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Again, REALTORS<sup>®</sup> urge you to pass the National Consumer Credit Reporting System Improvement Act of 2003, and we thank you for your continued support of homeownership in our country.

Sincerely,

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

Jerry Giovaniello  
Sr. Vice President

October 20, 2003

The Honorable Jon Kyl  
United States Senate  
730 Hart Senate Office Building  
Washington, DC 20510

Dear Senator Kyl:

On behalf of over 950,000 members of the National Association of REALTORS<sup>®</sup> (NAR), I want to express our support for quick consideration and passage of S. 1753, the "National Consumer Credit Reporting System Improvement Act of 2003." Because of the relatively short time remaining in the first session of this Congress, it is imperative that all sides work to complete action on this issue before adjournment.

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Again, REALTORS<sup>®</sup> urge you to pass the National Consumer Credit Reporting System Improvement Act of 2003, and we thank you for your continued support of homeownership in our country.

Sincerely,

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

Jerry Giovaniello  
Sr. Vice President

October 20, 2003

The Honorable Mary Landrieu  
United States Senate  
724 Hart Senate Office Building  
Washington, DC 20510

Dear Senator Landrieu:

On behalf of over 950,000 members of the National Association of REALTORS<sup>®</sup> (NAR), I want to express our support for quick consideration and passage of S. 1753, the "National Consumer Credit Reporting System Improvement Act of 2003." Because of the relatively short time remaining in the first session of this Congress, it is imperative that all sides work to complete action on this issue before adjournment.

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Again, REALTORS<sup>®</sup> urge you to pass the National Consumer Credit Reporting System Improvement Act of 2003, and we thank you for your continued support of homeownership in our country.

Sincerely,

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

Jerry Giovaniello  
Sr. Vice President

October 20, 2003

The Honorable Frank Lautenberg  
United States Senate  
324 Hart Senate Office Building  
Washington, DC 20510

Dear Senator Lautenberg:

On behalf of over 950,000 members of the National Association of REALTORS<sup>®</sup> (NAR), I want to express our support for quick consideration and passage of S. 1753, the "National Consumer Credit Reporting System Improvement Act of 2003." Because of the relatively short time remaining in the first session of this Congress, it is imperative that all sides work to complete action on this issue before adjournment.

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Again, REALTORS<sup>®</sup> urge you to pass the National Consumer Credit Reporting System Improvement Act of 2003, and we thank you for your continued support of homeownership in our country.

Sincerely,

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

Jerry Giovaniello  
Sr. Vice President



October 20, 2003

The Honorable Patrick Leahy  
United States Senate  
433 Russell Senate Office Building  
Washington, DC 20510

Dear Senator Leahy:

On behalf of over 950,000 members of the National Association of REALTORS<sup>®</sup> (NAR), I want to express our support for quick consideration and passage of S. 1753, the “National Consumer Credit Reporting System Improvement Act of 2003.” Because of the relatively short time remaining in the first session of this Congress, it is imperative that all sides work to complete action on this issue before adjournment.

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Again, REALTORS<sup>®</sup> urge you to pass the National Consumer Credit Reporting System Improvement Act of 2003, and we thank you for your continued support of homeownership in our country.

Sincerely,

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

Jerry Giovaniello  
Sr. Vice President

October 20, 2003

The Honorable Carl Levin  
United States Senate  
269 Russell Senate Office Building  
Washington, DC 20510

Dear Senator Levin:

On behalf of over 950,000 members of the National Association of REALTORS<sup>®</sup> (NAR), I want to express our support for quick consideration and passage of S. 1753, the "National Consumer Credit Reporting System Improvement Act of 2003." Because of the relatively short time remaining in the first session of this Congress, it is imperative that all sides work to complete action on this issue before adjournment.

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Again, REALTORS<sup>®</sup> urge you to pass the National Consumer Credit Reporting System Improvement Act of 2003, and we thank you for your continued support of homeownership in our country.

Sincerely,

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

Jerry Giovaniello  
Sr. Vice President

October 20, 2003

The Honorable Joseph Lieberman  
United States Senate  
706 Hart Senate Office Building  
Washington, DC 20510

Dear Senator Lieberman:

On behalf of over 950,000 members of the National Association of REALTORS<sup>®</sup> (NAR), I want to express our support for quick consideration and passage of S. 1753, the "National Consumer Credit Reporting System Improvement Act of 2003." Because of the relatively short time remaining in the first session of this Congress, it is imperative that all sides work to complete action on this issue before adjournment.

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Again, REALTORS<sup>®</sup> urge you to pass the National Consumer Credit Reporting System Improvement Act of 2003, and we thank you for your continued support of homeownership in our country.

Sincerely,

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

Jerry Giovaniello  
Sr. Vice President

October 20, 2003

The Honorable Blanche Lincoln  
United States Senate  
355 Dirksen Senate Office Building  
Washington, DC 20510

Dear Senator Lincoln:

On behalf of over 950,000 members of the National Association of REALTORS<sup>®</sup> (NAR), I want to express our support for quick consideration and passage of S. 1753, the "National Consumer Credit Reporting System Improvement Act of 2003." Because of the relatively short time remaining in the first session of this Congress, it is imperative that all sides work to complete action on this issue before adjournment.

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Again, REALTORS<sup>®</sup> urge you to pass the National Consumer Credit Reporting System Improvement Act of 2003, and we thank you for your continued support of homeownership in our country.

Sincerely,

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

Jerry Giovaniello  
Sr. Vice President

October 20, 2003

The Honorable Trent Lott  
United States Senate  
487 Russell Senate Office Building  
Washington, DC 20510


Dear Senator Lott:

On behalf of over 950,000 members of the National Association of REALTORS<sup>®</sup> (NAR), I want to express our support for quick consideration and passage of S. 1753, the "National Consumer Credit Reporting System Improvement Act of 2003." Because of the relatively short time remaining in the first session of this Congress, it is imperative that all sides work to complete action on this issue before adjournment.

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Again, REALTORS<sup>®</sup> urge you to pass the National Consumer Credit Reporting System Improvement Act of 2003, and we thank you for your continued support of homeownership in our country.

Sincerely,

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

Jerry Giovaniello  
Sr. Vice President

October 20, 2003

The Honorable Richard Lugar  
United States Senate  
306 Hart Senate Office Building  
Washington, DC 20510-1401

Dear Senator Lugar:

On behalf of over 950,000 members of the National Association of REALTORS<sup>®</sup> (NAR), I want to express our support for quick consideration and passage of S. 1753, the "National Consumer Credit Reporting System Improvement Act of 2003." Because of the relatively short time remaining in the first session of this Congress, it is imperative that all sides work to complete action on this issue before adjournment.

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Again, REALTORS<sup>®</sup> urge you to pass the National Consumer Credit Reporting System Improvement Act of 2003, and we thank you for your continued support of homeownership in our country.

Sincerely,

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

Jerry Giovaniello  
Sr. Vice President

October 20, 2003

The Honorable John McCain  
United States Senate  
241 Russell Senate Office Building  
Washington, DC 20510

Dear Senator McCain:

On behalf of over 950,000 members of the National Association of REALTORS<sup>®</sup> (NAR), I want to express our support for quick consideration and passage of S. 1753, the "National Consumer Credit Reporting System Improvement Act of 2003." Because of the relatively short time remaining in the first session of this Congress, it is imperative that all sides work to complete action on this issue before adjournment.

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Again, REALTORS<sup>®</sup> urge you to pass the National Consumer Credit Reporting System Improvement Act of 2003, and we thank you for your continued support of homeownership in our country.

Sincerely,

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

Jerry Giovaniello  
Sr. Vice President

October 20, 2003

The Honorable Mitch McConnell  
United States Senate  
361-A Russell Senate Office Building  
Washington, DC 20510

Dear Senator McConnell:

On behalf of over 950,000 members of the National Association of REALTORS<sup>®</sup> (NAR), I want to express our support for quick consideration and passage of S. 1753, the “National Consumer Credit Reporting System Improvement Act of 2003.” Because of the relatively short time remaining in the first session of this Congress, it is imperative that all sides work to complete action on this issue before adjournment.

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Again, REALTORS<sup>®</sup> urge you to pass the National Consumer Credit Reporting System Improvement Act of 2003, and we thank you for your continued support of homeownership in our country.

Sincerely,

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Jerry Giovaniello  
Sr. Vice President



October 20, 2003

The Honorable Barbara Mikulski  
United States Senate  
709 Hart Senate Office Building  
Washington, DC 20510-2003

Dear Senator Mikulski:

On behalf of over 950,000 members of the National Association of REALTORS<sup>®</sup> (NAR), I want to express our support for quick consideration and passage of S. 1753, the "National Consumer Credit Reporting System Improvement Act of 2003." Because of the relatively short time remaining in the first session of this Congress, it is imperative that all sides work to complete action on this issue before adjournment.

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Again, REALTORS<sup>®</sup> urge you to pass the National Consumer Credit Reporting System Improvement Act of 2003, and we thank you for your continued support of homeownership in our country.

Sincerely,

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Jerry Giovaniello  
Sr. Vice President

October 20, 2003

The Honorable Zell Miller  
United States Senate  
257 Dirksen Senate Office Building  
Washington, DC 20510

Dear Senator Miller:

On behalf of over 950,000 members of the National Association of REALTORS<sup>®</sup> (NAR), I want to express our support for quick consideration and passage of S. 1753, the "National Consumer Credit Reporting System Improvement Act of 2003." Because of the relatively short time remaining in the first session of this Congress, it is imperative that all sides work to complete action on this issue before adjournment.

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Sincerely,

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

Jerry Giovaniello  
Sr. Vice President

October 20, 2003

The Honorable Lisa Murkowski  
United States Senate  
322 Hart Senate Office Building  
Washington, DC 20510

Dear Senator Murkowski:

On behalf of over 950,000 members of the National Association of REALTORS<sup>®</sup> (NAR), I want to express our support for quick consideration and passage of S. 1753, the "National Consumer Credit Reporting System Improvement Act of 2003." Because of the relatively short time remaining in the first session of this Congress, it is imperative that all sides work to complete action on this issue before adjournment.

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Sincerely,

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Jerry Giovaniello  
Sr. Vice President

October 20, 2003

The Honorable Patty Murray  
United States Senate  
173 Russell Senate Office Building  
Washington, DC 20510

Dear Senator Murray:

On behalf of over 950,000 members of the National Association of REALTORS<sup>®</sup> (NAR), I want to express our support for quick consideration and passage of S. 1753, the "National Consumer Credit Reporting System Improvement Act of 2003." Because of the relatively short time remaining in the first session of this Congress, it is imperative that all sides work to complete action on this issue before adjournment.

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Again, REALTORS<sup>®</sup> urge you to pass the National Consumer Credit Reporting System Improvement Act of 2003, and we thank you for your continued support of homeownership in our country.

Sincerely,

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

Jerry Giovaniello  
Sr. Vice President

October 20, 2003

The Honorable Ben Nelson  
United States Senate  
720 Hart Senate Office Building  
Washington, DC 20510


Dear Senator Nelson:

On behalf of over 950,000 members of the National Association of REALTORS<sup>®</sup> (NAR), I want to express our support for quick consideration and passage of S. 1753, the "National Consumer Credit Reporting System Improvement Act of 2003." Because of the relatively short time remaining in the first session of this Congress, it is imperative that all sides work to complete action on this issue before adjournment.

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Again, REALTORS<sup>®</sup> urge you to pass the National Consumer Credit Reporting System Improvement Act of 2003, and we thank you for your continued support of homeownership in our country.

Sincerely,

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Jerry Giovaniello  
Sr. Vice President

October 20, 2003

The Honorable Bill Nelson  
United States Senate  
716 Hart Senate Office Building  
Washington, DC 20510

Dear Senator Nelson:

On behalf of over 950,000 members of the National Association of REALTORS<sup>®</sup> (NAR), I want to express our support for quick consideration and passage of S. 1753, the "National Consumer Credit Reporting System Improvement Act of 2003." Because of the relatively short time remaining in the first session of this Congress, it is imperative that all sides work to complete action on this issue before adjournment.

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Again, REALTORS<sup>®</sup> urge you to pass the National Consumer Credit Reporting System Improvement Act of 2003, and we thank you for your continued support of homeownership in our country.

Sincerely,

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

Jerry Giovaniello  
Sr. Vice President

October 20, 2003

The Honorable Don Nickles  
United States Senate  
133 Hart Senate Office Building  
Washington, DC 20510

Dear Senator Nickles:

On behalf of over 950,000 members of the National Association of REALTORS<sup>®</sup> (NAR), I want to express our support for quick consideration and passage of S. 1753, the "National Consumer Credit Reporting System Improvement Act of 2003." Because of the relatively short time remaining in the first session of this Congress, it is imperative that all sides work to complete action on this issue before adjournment.

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Again, REALTORS<sup>®</sup> urge you to pass the National Consumer Credit Reporting System Improvement Act of 2003, and we thank you for your continued support of homeownership in our country.

Sincerely,

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

Jerry Giovaniello  
Sr. Vice President

October 20, 2003

The Honorable Mark Pryor  
United States Senate  
217 Russell Senate Office Building  
Washington, DC 20510

Dear Senator Pryor:

On behalf of over 950,000 members of the National Association of REALTORS<sup>®</sup> (NAR), I want to express our support for quick consideration and passage of S. 1753, the “National Consumer Credit Reporting System Improvement Act of 2003.” Because of the relatively short time remaining in the first session of this Congress, it is imperative that all sides work to complete action on this issue before adjournment.

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Again, REALTORS<sup>®</sup> urge you to pass the National Consumer Credit Reporting System Improvement Act of 2003, and we thank you for your continued support of homeownership in our country.

Sincerely,

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Jerry Giovaniello  
Sr. Vice President



October 20, 2003

The Honorable Jack Reed  
United States Senate  
728 Hart Senate Office Building  
Washington, DC 20510

Dear Senator Reed:

On behalf of over 950,000 members of the National Association of REALTORS<sup>®</sup> (NAR), I want to express our support for quick consideration and passage of S. 1753, the "National Consumer Credit Reporting System Improvement Act of 2003." Because of the relatively short time remaining in the first session of this Congress, it is imperative that all sides work to complete action on this issue before adjournment.

This important legislation will help consumers better manage their credit history and assist in the early detection of fraud and identity theft. The inclusion of credit score disclosure and several other consumer protection provisions in this bill will provide consumers with more accurate credit information. NAR believes S. 1753 takes a balanced approach to consumer information regulation that will afford businesses more accurate information, while granting consumers important new rights.

Again, REALTORS<sup>®</sup> urge you to pass the National Consumer Credit Reporting System Improvement Act of 2003, and we thank you for your continued support of homeownership in our country.

Sincerely,

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

Jerry Giovaniello  
Sr. Vice President

October 20, 2003

The Honorable Harry Reid  
United States Senate  
528 Hart Senate Office Building  
Washington, DC 20510

Dear Senator Reid:

On behalf of over 950,000 members of the National Association of REALTORS<sup>®</sup> (NAR), I want to express our support for quick consideration and passage of S. 1753, the "National Consumer Credit Reporting System Improvement Act of 2003." Because of the relatively short time remaining in the first session of this Congress, it is imperative that all sides work to complete action on this issue before adjournment.

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Again, REALTORS<sup>®</sup> urge you to pass the National Consumer Credit Reporting System Improvement Act of 2003, and we thank you for your continued support of homeownership in our country.

Sincerely,

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

Jerry Giovaniello  
Sr. Vice President

October 20, 2003

The Honorable Pat Roberts  
United States Senate  
109 Hart Senate Office Building  
Washington, DC 20510

Dear Senator Roberts:

On behalf of over 950,000 members of the National Association of REALTORS<sup>®</sup> (NAR), I want to express our support for quick consideration and passage of S. 1753, the "National Consumer Credit Reporting System Improvement Act of 2003." Because of the relatively short time remaining in the first session of this Congress, it is imperative that all sides work to complete action on this issue before adjournment.

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Again, REALTORS<sup>®</sup> urge you to pass the National Consumer Credit Reporting System Improvement Act of 2003, and we thank you for your continued support of homeownership in our country.

Sincerely,

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

Jerry Giovaniello  
Sr. Vice President

October 20, 2003

The Honorable John Rockefeller  
United States Senate  
531 Hart Senate Office Building  
Washington, DC 20510

Dear Senator Rockefeller:

On behalf of over 950,000 members of the National Association of REALTORS<sup>®</sup> (NAR), I want to express our support for quick consideration and passage of S. 1753, the "National Consumer Credit Reporting System Improvement Act of 2003." Because of the relatively short time remaining in the first session of this Congress, it is imperative that all sides work to complete action on this issue before adjournment.

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Again, REALTORS<sup>®</sup> urge you to pass the National Consumer Credit Reporting System Improvement Act of 2003, and we thank you for your continued support of homeownership in our country.

Sincerely,

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

Jerry Giovaniello  
Sr. Vice President

October 20, 2003

The Honorable Rick Santorum  
United States Senate  
511 Dirksen Senate Office Building  
Washington, DC 20510


Dear Senator Santorum:

On behalf of over 950,000 members of the National Association of REALTORS<sup>®</sup> (NAR), I want to express our support for quick consideration and passage of S. 1753, the "National Consumer Credit Reporting System Improvement Act of 2003." Because of the relatively short time remaining in the first session of this Congress, it is imperative that all sides work to complete action on this issue before adjournment.

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Again, REALTORS<sup>®</sup> urge you to pass the National Consumer Credit Reporting System Improvement Act of 2003, and we thank you for your continued support of homeownership in our country.

Sincerely,

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

Jerry Giovaniello  
Sr. Vice President

October 20, 2003

The Honorable Paul Sarbanes  
United States Senate  
309 Hart Senate Office Building  
Washington, DC 20510

Dear Senator Sarbanes:

On behalf of over 950,000 members of the National Association of REALTORS<sup>®</sup> (NAR), I want to express our support for quick consideration and passage of S. 1753, the "National Consumer Credit Reporting System Improvement Act of 2003." Because of the relatively short time remaining in the first session of this Congress, it is imperative that all sides work to complete action on this issue before adjournment.

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Again, REALTORS<sup>®</sup> urge you to pass the National Consumer Credit Reporting System Improvement Act of 2003, and we thank you for your continued support of homeownership in our country.

Sincerely,

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

Jerry Giovaniello  
Sr. Vice President

October 20, 2003

The Honorable Charles Schumer  
United States Senate  
313 Hart Senate Office Building  
Washington, DC 20510

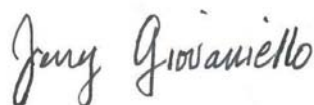
Dear Senator Schumer:

On behalf of over 950,000 members of the National Association of REALTORS<sup>®</sup> (NAR), I want to express our support for quick consideration and passage of S. 1753, the “National Consumer Credit Reporting System Improvement Act of 2003.” Because of the relatively short time remaining in the first session of this Congress, it is imperative that all sides work to complete action on this issue before adjournment.

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Again, REALTORS<sup>®</sup> urge you to pass the National Consumer Credit Reporting System Improvement Act of 2003, and we thank you for your continued support of homeownership in our country.

Sincerely,

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

Jerry Giovaniello  
Sr. Vice President

October 20, 2003

The Honorable Jeff Sessions  
United States Senate  
335 Russell Senate Office Building  
Washington, DC 20510

Dear Senator Sessions:

On behalf of over 950,000 members of the National Association of REALTORS<sup>®</sup> (NAR), I want to express our support for quick consideration and passage of S. 1753, the "National Consumer Credit Reporting System Improvement Act of 2003." Because of the relatively short time remaining in the first session of this Congress, it is imperative that all sides work to complete action on this issue before adjournment.

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Again, REALTORS<sup>®</sup> urge you to pass the National Consumer Credit Reporting System Improvement Act of 2003, and we thank you for your continued support of homeownership in our country.

Sincerely,

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

Jerry Giovaniello  
Sr. Vice President



October 20, 2003

The Honorable Richard Shelby  
United States Senate  
110 Hart Senate Office Building  
Washington, DC 20510

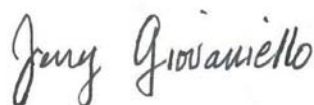
Dear Senator Shelby:

On behalf of over 950,000 members of the National Association of REALTORS<sup>®</sup> (NAR), I want to express our support for quick consideration and passage of S. 1753, the "National Consumer Credit Reporting System Improvement Act of 2003." Because of the relatively short time remaining in the first session of this Congress, it is imperative that all sides work to complete action on this issue before adjournment.

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Again, REALTORS<sup>®</sup> urge you to pass the National Consumer Credit Reporting System Improvement Act of 2003, and we thank you for your continued support of homeownership in our country.

Sincerely,

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

Jerry Giovaniello  
Sr. Vice President

October 20, 2003

The Honorable Gordon Smith  
United States Senate  
404 Russell Senate Office Building  
Washington, DC 20510-3704

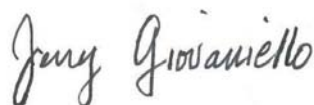
Dear Senator Smith:

On behalf of over 950,000 members of the National Association of REALTORS<sup>®</sup> (NAR), I want to express our support for quick consideration and passage of S. 1753, the “National Consumer Credit Reporting System Improvement Act of 2003.” Because of the relatively short time remaining in the first session of this Congress, it is imperative that all sides work to complete action on this issue before adjournment.

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Again, REALTORS<sup>®</sup> urge you to pass the National Consumer Credit Reporting System Improvement Act of 2003, and we thank you for your continued support of homeownership in our country.

Sincerely,

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

Jerry Giovaniello  
Sr. Vice President

October 20, 2003

The Honorable Olympia Snowe  
United States Senate  
154 Russell Senate Office Building  
Washington, DC 20510-1903

Dear Senator Snowe:

On behalf of over 950,000 members of the National Association of REALTORS<sup>®</sup> (NAR), I want to express our support for quick consideration and passage of S. 1753, the "National Consumer Credit Reporting System Improvement Act of 2003." Because of the relatively short time remaining in the first session of this Congress, it is imperative that all sides work to complete action on this issue before adjournment.

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Again, REALTORS<sup>®</sup> urge you to pass the National Consumer Credit Reporting System Improvement Act of 2003, and we thank you for your continued support of homeownership in our country.

Sincerely,

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

Jerry Giovaniello  
Sr. Vice President

October 20, 2003

The Honorable Arlen Specter  
United States Senate  
711 Hart Senate Office Building  
Washington, DC 20510

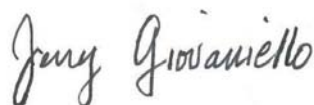
Dear Senator Specter:

On behalf of over 950,000 members of the National Association of REALTORS<sup>®</sup> (NAR), I want to express our support for quick consideration and passage of S. 1753, the "National Consumer Credit Reporting System Improvement Act of 2003." Because of the relatively short time remaining in the first session of this Congress, it is imperative that all sides work to complete action on this issue before adjournment.

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Again, REALTORS<sup>®</sup> urge you to pass the National Consumer Credit Reporting System Improvement Act of 2003, and we thank you for your continued support of homeownership in our country.

Sincerely,

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

Jerry Giovaniello  
Sr. Vice President

October 20, 2003

The Honorable Debbie Stabenow  
United States Senate  
702 Hart Senate Office Building  
Washington, DC 20510

Dear Senator Stabenow:

On behalf of over 950,000 members of the National Association of REALTORS<sup>®</sup> (NAR), I want to express our support for quick consideration and passage of S. 1753, the "National Consumer Credit Reporting System Improvement Act of 2003." Because of the relatively short time remaining in the first session of this Congress, it is imperative that all sides work to complete action on this issue before adjournment.

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Again, REALTORS<sup>®</sup> urge you to pass the National Consumer Credit Reporting System Improvement Act of 2003, and we thank you for your continued support of homeownership in our country.

Sincerely,

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

Jerry Giovaniello  
Sr. Vice President

October 20, 2003

The Honorable Ted Stevens  
United States Senate  
522 Hart Senate Office Building  
Washington, DC 20510

Dear Senator Stevens:

On behalf of over 950,000 members of the National Association of REALTORS<sup>®</sup> (NAR), I want to express our support for quick consideration and passage of S. 1753, the "National Consumer Credit Reporting System Improvement Act of 2003." Because of the relatively short time remaining in the first session of this Congress, it is imperative that all sides work to complete action on this issue before adjournment.

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Again, REALTORS<sup>®</sup> urge you to pass the National Consumer Credit Reporting System Improvement Act of 2003, and we thank you for your continued support of homeownership in our country.

Sincerely,

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

Jerry Giovaniello  
Sr. Vice President

October 20, 2003

The Honorable John Sununu  
United States Senate  
111 Russell Senate Office Building  
Washington, DC 20510

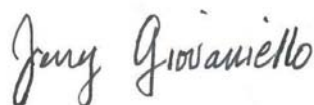
Dear Senator Sununu:

On behalf of over 950,000 members of the National Association of REALTORS<sup>®</sup> (NAR), I want to express our support for quick consideration and passage of S. 1753, the "National Consumer Credit Reporting System Improvement Act of 2003." Because of the relatively short time remaining in the first session of this Congress, it is imperative that all sides work to complete action on this issue before adjournment.

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Again, REALTORS<sup>®</sup> urge you to pass the National Consumer Credit Reporting System Improvement Act of 2003, and we thank you for your continued support of homeownership in our country.

Sincerely,

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

Jerry Giovaniello  
Sr. Vice President

October 20, 2003

The Honorable James Talent  
United States Senate  
493 Russell Senate Office Building  
Washington, DC 20510

Dear Senator Talent:

On behalf of over 950,000 members of the National Association of REALTORS<sup>®</sup> (NAR), I want to express our support for quick consideration and passage of S. 1753, the "National Consumer Credit Reporting System Improvement Act of 2003." Because of the relatively short time remaining in the first session of this Congress, it is imperative that all sides work to complete action on this issue before adjournment.

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Again, REALTORS<sup>®</sup> urge you to pass the National Consumer Credit Reporting System Improvement Act of 2003, and we thank you for your continued support of homeownership in our country.

Sincerely,

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

Jerry Giovaniello  
Sr. Vice President



October 20, 2003

The Honorable Craig Thomas  
United States Senate  
307 Dirksen Senate Office Building  
Washington, DC 20510

Dear Senator Thomas:

On behalf of over 950,000 members of the National Association of REALTORS<sup>®</sup> (NAR), I want to express our support for quick consideration and passage of S. 1753, the "National Consumer Credit Reporting System Improvement Act of 2003." Because of the relatively short time remaining in the first session of this Congress, it is imperative that all sides work to complete action on this issue before adjournment.

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Again, REALTORS<sup>®</sup> urge you to pass the National Consumer Credit Reporting System Improvement Act of 2003, and we thank you for your continued support of homeownership in our country.

Sincerely,

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

Jerry Giovaniello  
Sr. Vice President

October 20, 2003

The Honorable George Voinovich  
United States Senate  
317 Hart Senate Office Building  
Washington, DC 20510

Dear Senator Voinovich:

On behalf of over 950,000 members of the National Association of REALTORS<sup>®</sup> (NAR), I want to express our support for quick consideration and passage of S. 1753, the “National Consumer Credit Reporting System Improvement Act of 2003.” Because of the relatively short time remaining in the first session of this Congress, it is imperative that all sides work to complete action on this issue before adjournment.

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Sincerely,

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

Jerry Giovaniello  
Sr. Vice President

October 20, 2003

The Honorable John Warner  
United States Senate  
225 Russell Senate Office Building  
Washington, DC 20510

Dear Senator Warner:

On behalf of over 950,000 members of the National Association of REALTORS<sup>®</sup> (NAR), I want to express our support for quick consideration and passage of S. 1753, the "National Consumer Credit Reporting System Improvement Act of 2003." Because of the relatively short time remaining in the first session of this Congress, it is imperative that all sides work to complete action on this issue before adjournment.

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Sincerely,

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Jerry Giovaniello  
Sr. Vice President

October 20, 2003

The Honorable Ron Wyden  
United States Senate  
516 Hart Senate Office Building  
Washington, DC 20510

Dear Senator Wyden:

On behalf of over 950,000 members of the National Association of REALTORS<sup>®</sup> (NAR), I want to express our support for quick consideration and passage of S. 1753, the "National Consumer Credit Reporting System Improvement Act of 2003." Because of the relatively short time remaining in the first session of this Congress, it is imperative that all sides work to complete action on this issue before adjournment.

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Jerry Giovaniello  
Sr. Vice President