

**Vince Malta**  
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**June 17, 2020**

The Honorable Mark Calabria  
Director  
Federal Housing Finance Agency  
Constitution Center  
400 7th Street, SW  
Washington, D.C. 20219

Dear Director Calabria,

The 1.4 million members of the National Association of REALTORS® (NAR) appreciate your efforts to support distressed homeowners during this pandemic through the expansion of forbearance programs and the extension of the moratorium on foreclosures and eviction actions. Housing security is critical for all during this time and FHFA's timely responses to protect Americans has been beneficial to the stability of the country and the economy. To this end, NAR thanks you for the FHFA's new translations of the revised Mortgage Assistance Application (MAAp) and scripts that servicers use when discussing COVID-19 forbearance with borrowers into the English, Spanish, traditional Chinese, Vietnamese, Korean, or Tagalog.

REALTORS® support efforts to facilitate homeownership and expand access to financing for underserved communities. Lenders and financiers have a responsibility to ensure that consumers understand the loans they receive, including their terms and all costs. The translated applications enhance this understanding at a time where stress and uncertainty remain at all-time highs for many Americans. REALTORS® appreciate the efforts of the FHFA, Fannie Mae, and Freddie Mac to explore ways to allow for broader access to individuals with limited English proficiency and to protect what for many families will be their most important investment...their homes.

Sincerely



Vince Malta  
2020 President, National Association of REALTORS®

