

Thank You...

~~270~~ ~~280~~
~~210~~ ~~220~~ ~~230~~ ~~240~~ ~~250~~ ~~260~~

To the Over ~~200~~ Members of Congress Standing Up for Reasonable Home Mortgage Standards

DANIEL AKAKA • KELLY AYOTTE • JOHN BARRASSO • MAX BAUCUS • MARK BEGICH • MICHAEL BENNET • RICHARD BLUMENTHAL • ROY BLUNT
JOHN BOOZMAN • SCOTT BROWN • RICHARD BURR • THOMAS CARPER • ROBERT CASEY • SAXBY CHAMBLISS • THAD COCHRAN • KENT CONRAD
CHRISTOPHER COONS • JOHN CORNYN • MIKE CRAPO • MICHAEL ENZI • LINDSEY GRAHAM • KAY HAGAN • JOHN HOEVEN • JOHNNY ISAKSON
JOHN KERRY • HERB KOHL • MARY LANDRIEU • JOE LIEBERMAN • CLAIRE McCASKILL • ROBERT MENENDEZ • JEFF MERKLEY • BEN NELSON
MARK PRYOR • JAMES RISCH • BERNARD SANDERS • JEFF SESSIONS • JEANNE SHAHEEN • DEBBIE STABENOW • JON TESTER
MARK UDALL • TOM UDALL • SHELDON WHITEHOUSE • ROGER WICKER • RON WYDEN

ALABAMA
ROBERT B. ADERHOLT
JO BONNER
MO BROOKS
MARTHA ROBY
MIKE ROGERS
TERRI SEWELL

ALASKA
DON YOUNG

ARIZONA
RAUL GRIJALVA
DAVID SCHWEIKERT

ARKANSAS
TIM GRIFFIN
MIKE ROSS

CALIFORNIA
JOE BACA
BRIAN P. BILBRAY
KEN CALVERT
JOHN CAMPBELL
LOIS CAPPS
DENNIS A. CARDOZA
JIM COSTA
JEFF DENHAM
SAM FARR
MICHAEL M. HONDA
DUNCAN HUNTER
ZOE LOFGREN
BUCK McKEON
GARY G. MILLER
GRACE NAPOLITANO
LAURA RICHARDSON
LUCILLE ROYBAL-ALLARD
EDWARD R. ROYCE
LINDA SANCHEZ
LORETTA SANCHEZ
ADAM B. SCHIFF
BRAD SHERMAN
JACKIE SPEIER
MIKE THOMPSON
MAXINE WATERS
HENRY A. WAXMAN
LYNN C. WOLSEY

COLORADO
MIKE COFFMAN
DIANA DEGETTE
ED PERLMUTTER
SCOTT TIPTON

CONNECTICUT
JOE COURTNEY
ROSA L. DELAURO
JAMES A. HIMES
JOHN LARSON
CHRISTOPHER S. MURPHY

DELAWARE
JOHN C. CARNEY, JR.

DISTRICT OF COLUMBIA
ELEANOR HOLMES NORTON

FLORIDA
SANDY ADAMS
GUS M. BILIRAKIS

TED DEUTCH
MARIO DIAZ-BALART
ALCEE L. HASTINGS
BILL POSEY
ILEANA ROS-LEHTINEN
DENNIS A. ROSS
DANIEL WEBSTER
ALLEN B. WEST
FREDERICA WILSON
C.W. BILL YOUNG

GEORGIA
JOHN BARROW
SANFORD D. BISHOP, JR.
PAUL C. BROUN
PHIL GINGREY
JOHN LEWIS
TOM PRICE
AUSTIN SCOTT
DAVID SCOTT
LYNN A. WESTMORELAND

GUAM
MADELEINE Z. BORDALLO

HAWAII
COLLEEN W. HANABUSA
MAZIE K. HIRONO

IDAHO
MIKE SIMPSON

ILLINOIS
ROBERT J. DOLD
LUIS V. GUTIERREZ
ADAM KINZINGER
DANIEL LIPINSKI
DONALD A. MANZULLO
JANICE D. SCHAKOWSKY
AARON SCHOCK

INDIANA
DAN BURTON
ANDRÉ CARSON
JOE DONNELLY
TODD ROKITA
TODD YOUNG

IOWA
BRUCE BRALEY
DAVE LOEBSACK

KANSAS
TIM HUELSKAMP
LYNN JENKINS
KEVIN YODER

KENTUCKY
BEN CHANDLER
GEOFF DAVIS
BRETT GUTHRIE
HAROLD ROGERS
ED WHITFIELD
JOHN A. YARMUTH

LOUISIANA
RODNEY ALEXANDER

CHARLES W. BOUSTANY, JR.
BILL CASSIDY
STEVE SCALISE

MAINE
MICHAEL H. MICHAUD
CHELLIE PINGREE

MARYLAND
STENY H. HOYER

MASSACHUSETTS
MICHAEL E. CAPUANO
BARNEY FRANK
WILLIAM KEATING
STEPHEN F. LYNCH
JIM MCGOVERN
JOHN F. TIERNEY

MICHIGAN
HANSEN CLARKE
BILL HUIZENGA
THADDEUS G. MCCOTTER
GARY C. PETERS
FRED UPTON
TIM WALBERG

MINNESOTA
KEITH ELLISON
BETTY MCCOLLUM
COLLIN C. PETERSON

MISSISSIPPI
GREGG HARPER
ALAN NUNNELEE
STEVEN M. PALAZZO

MISSOURI
TODD AKIN
RUSS CARNAHAN
WILLIAM LACY CLAY
EMANUEL CLEAVER
JO ANN EMERSON
SAM GRAVES
VICKY HARTZLER
BLAINE LEUTKEMEYER
BILLY LONG

MONTANA
DENNY REHBERG

NEBRASKA
ADRIAN SMITH
LEE TERRY

NEVADA
JOSEPH J. HECK

NEW HAMPSHIRE
CHARLES F. BASS
FRANK GUINTA

NEW JERSEY
ROBERT E. ANDREWS
RUSH HOLT
LEONARD LANCE
FRANK LOBIONDO

FRANK PALLONE, JR.
BILL PASCRELL, JR.
STEVEN R. ROTHMAN
JON RUNYAN
ALBIO SIRE
CHRISTOPHER H. SMITH

NEW YORK
GARY ACKERMAN
TIMOTHY H. BISHOP
ANN MARIE BUEKLE
JOSEPH CROWLEY
ELIOT ENGEL
CHRIS GIBSON
MICHAEL G. GRIMM
RICHARD HANNA
NAN A. S. HAYWORTH
BRIAN HIGGINS
MAURICE D. HINCHEY
STEVE ISRAEL
PETER T. KING
CAROLYN B. MALONEY
CAROLYN MCCARTHY
GREGORY W. MEEKS
WILLIAM L. OWENS
CHARLES RANGEL
JOSÉ SERRANO
LOUISE MCINTOSH SLAUGHTER
PAUL TONKO
ED TOWNS

NORTH CAROLINA
HOWARD COBLE
RENEE ELLMERS
WALTER B. JONES
LARRY KISSELL
PATRICK T. MCHENRY
MIKE MCINTYRE
BRAD MILLER
DAVID PRICE
MELVIN L. WATT

OHIO
STEVE AUSTRIA
MARCIA L. FUDGE
BOB GIBBS
BILL JOHNSON
DENNIS J. KUCINICH
JAMES B. RENACCI
STEVE STIVERS
BETTY SUTTON
PATRICK J. TIBERI
MICHAEL R. TURNER

OKLAHOMA
FRANK LUCAS

OREGON
PETER A. DEFazio
DAVID WU

PENNSYLVANIA
JASON ALTMIRE
MARK S. CRITZ
MICHAEL F. DOYLE
MICHAEL G. FITZPATRICK
JIM GERLACH

PATRICK MEEHAN
TIM MURPHY
JOSEPH R. PITTS
ALLYSON Y. SCHWARTZ
GLENN THOMPSON

RHODE ISLAND
DAVID CICILLINE
JAMES R. LANGEVIN

SOUTH CAROLINA
JEFF DUNCAN
TREY GOWDY
MICK MULVANEY
TIM SCOTT
JOE WILSON

SOUTH DAKOTA
KRISTI NOEM

TENNESSEE
DIANE BLACK
STEPHEN FINCHER
PHIL ROE

TEXAS
FRANCISCO CANSECO
BILL FLORES
AL GREEN
GENE GREEN
RUBÉN HINOJOSA
KENNY MARCHANT
MICHAEL MCCAUL
RON PAUL
TED POE
SILVESTRE REYES
PETE SESSIONS

UTAH
ROB BISHOP
JASON CHAFFETZ
JIM MATHESON

VERMONT
PETER WELCH

VIRGINIA
GERALD E. CONNOLLY
ROBERT HURT
JAMES P. MORAN
FRANK R. WOLF

WASHINGTON
JAIME HERRERA BEUTLER
RICK LARSEN
CATHY MCMORRIS RODGERS

WEST VIRGINIA
SHELLEY MOORE CAPITO
DAVID B. MCKINLEY
NICK J. RAHALH, II

WISCONSIN
SEAN P. DUFFY
GWEN MOORE
THOMAS E. PETRI
REID J. RIBBLE

WYOMING
CYNTHIA M. LUMMIS

STANDING UP FOR OUR COMMUNITIES

A critical decision will be made soon by federal regulators that will seriously affect downpayment rules on home mortgages. As proposed in the rule, a 20% downpayment requirement would be part of the standards needed for home mortgage loans to be designated as a Qualified Residential Mortgage (QRM). A 20% downpayment would only add to the challenges the housing market faces and could threaten our economic recovery for years to come. The National Association of REALTORS® supports strong underwriting standards and responsible lending practices, but a 20% downpayment would shut the door to many qualified borrowers who would be unable to get a loan or forced to pay much higher rates and fees. It was *not the intent* of Congress to penalize creditworthy borrowers seeking homeownership.

THE 1.1 MILLION MEMBERS OF THE NATIONAL ASSOCIATION OF REALTORS® THANK THESE MEMBERS OF CONGRESS FOR ASKING FEDERAL REGULATORS TO APPLY A FAIR AND APPROPRIATE DEFINITION TO QUALIFIED RESIDENTIAL MORTGAGES (QRM).



NATIONAL
ASSOCIATION of
REALTORS®

To learn more, log on to www.realtor.org