Thank You...

~~210~~ ~~220~~ ~~230~~ ~~240~~ ~~250~~ ~~260~~ ~~270~~ ~~280~~ ~~290~~ ~~300~~ ~~310~~ 320

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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).

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