

Thank You...

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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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