

September 5, 2017

Alfred M. Pollard General Counsel Federal Housing Finance Agency 400 Seventh Street S.W., Eighth Floor Washington, DC 20219

> Re: Request for Comment, Proposed Rule on 2018-2020 Enterprise Housing Goals RIN 25990-AA81

Dear Mr. Pollard,

On behalf of Ohio's 287 credit unions serving nearly 3 million members, the Ohio Credit Union League (OCUL) welcomes the opportunity to submit comments concerning the Federal Housing Finance Agency's (FHFA) proposed rule on the 2018-2020 Enterprise Housing Goals for Fannie Mae and Freddie Mac. We appreciate the FHFA's commitment to continue to engage with interested parties and the industry regarding the benchmark levels which will direct how many mortgages Fannie Mae and Freddie Mac will purchase in the coming years.

We support the proposed benchmark levels for the Enterprise Housing Goals. OCUL agrees with the FHFA that the housing goals should not be significantly increased from the 2015-2017 levels for the 2018-2020 period. We applaud CFPB for setting the Enterprise Housing Goals at benchmark levels which diligently model the market.

We urge FHFA to adopt the proposed rule. On behalf of Ohio's 287 credit unions and their nearly 3 million members, we believe in a successful, vibrant economy, which includes a thriving housing market. OCUL agrees with FHFA that the benchmark levels should remain stable. Thank you for your careful consideration and for the opportunity to express these views to the FHFA. Should you have any questions, please feel free to contact us at 1-800-486-2917.

Sincerely,

Paul L. Mercer President Ohio Credit Union League

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Miriah Lee Manager of Policy Impact Ohio Credit Union League

cc: Christine Blake, OCUL Chair Barry Shaner, OCUL Government Affairs Committee Chair Jim Nussle, Credit Union National Association

