

PETER J. VISCLOSKY
1ST DISTRICT, INDIANA

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Congress of the United States
House of Representatives
Washington, DC 20515-1401

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May 26, 2011

RECEIVED
6-10-11

The Honorable Edward Demarco
Acting Director
Federal Housing Finance Agency
1700 G Street, Nw
4th Floor
Washington, D.C. 20552

Dear Acting Director DeMarco:

I write on behalf of several residents of Indiana's First Congressional District.

These residents have contacted me to express their concerns regarding the proposed rule establishing standards for a Qualified Residential Mortgage. Enclosed, please find a copy of the correspondence I have received from them. Specifically, they are concerned that the rule would create an exorbitant down-payment requirement, which would reduce the availability of affordable mortgages for qualified consumers. I would appreciate your addressing their concerns and making their correspondence part of the official comments you receive for the proposed regulation.

Thank you in advance for your serious consideration of this matter. Do not hesitate to let me know if you have any questions or need additional information.

Sincerely,



Peter J. Visclosky
Member of Congress

PJV:en
Enclosures

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Message | Details | Attachments | Headers | Source

[HTML](#)

From: "webforms@visclosky.house.gov" <webforms@visclosky.house.gov>
Date: 5/18/2011 8:45:48 PM
To: "IN01IMA" <IN01WYR@housemail.house.gov>
Cc:
Subject: IMA MAIL ON Subject: Ask Federal Regulators to follow Dodd-Fra

Ms. Cynthia Robbins
2942 Wells St

Lake Station, IN 46405-2759
clrhobart@hotmail.com
219-963-3591

As both a constituent and one of a million members of the National Association of REALTORS, I believe that our economic recovery depends largely on a housing market recovery. Implementing a new rule requiring a twenty percent or higher down-payments would stop the housing recovery in its tracks.

That is what will happen if the restrictions in the proposed Qualified Residential Mortgage (QRM) regulation are implemented. It is my belief that this was not your legislative intent.

I am writing to ask you as my Senators and Representative to sign on to a letter being circulated by your colleagues, Senators Landrieu (D-LA), Isakson (R-GA), and Hagan (D-NC). In the House, Representatives Campbell (R-CA), Sherman (D-CA), Perlmutter (D-CO), Capito (R-WV), Moore (D-WI), Miller (R-CA), Himes (D-CT) and Posey (R-FL) are circulating a similar letter. Both letters ask Federal Regulators to follow the intent and language of the QRM exemption provision contained in the Dodd-Frank Wall Street Reform and Consumer Protection Act.

The proposed QRM rule would create an enormous down-payment requirement and reduce the availability of affordable mortgages for qualified consumers. Few borrowers would be able to meet these requirements and those that do would be forced to pay much higher rates and fees for safe loans did not meet the exceedingly narrow QRM criteria.

Congress included the QRM to exempt safe, well-underwritten mortgages from the risk retention requirements. Well-underwritten loans, regardless of down payment, were not the cause of the mortgage crisis.

I urge you to insist that regulators to follow congressional intent. Please sign the Landrieu-Hagan-Isakson letter or the Sherman-Campbell letter today to help keep the American Dream of Home Ownership in reach.

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[HTML](#)

From: "webforms@visclosky.house.gov" <webforms@visclosky.house.gov>
Date: 5/18/2011 9:17:12 PM
To: "IN01IMA" <IN01WYR@housemail.house.gov>
Cc:
Subject: IMA MAIL ON Subject: Ask Federal Regulators to follow Dodd-Fra

Mr. Peter Novak
3738 Higgins Park South St

Hammond, IN 46323-4303
pete@gniar.com

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From: "webforms@visclosky.house.gov" <webforms@visclosky.house.gov>
Date: 5/19/2011 6:28:15 AM
To: "IN01IMA" <IN01WYR@housemail.house.gpv>
Cc:
Subject: IMA MAIL ON Subject: Ask Federal Regulators to follow Dodd-Fra

Mrs. Tina Freeman
420 Mammoth Dr

Hebron, IN 46341-8954
tinafreeman@mccolly.com
219-996-2249

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From: "webforms@visclosky.house.gov" <webforms@visclosky.house.gov>
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To: "IN01IMA" <IN01WYR@housemail.house.gpv>
Cc:
Subject: IMA MAIL ON Subject: Ask Federal Regulators to follow Dodd-Fra

Mrs. Melissa Capellari
3550 Woodgate Ct

Wheatfield, IN 46392-9705
mcapellari@hotmail.com
219-956-2880

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My personal business, should this new rule be implemented, would be decreased by a staggering 90%. I would imagine most of my colleagues would suffer the same fate. This is simply not something that our sector of business could recover from in this already difficult economic climate.

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Date: 5/19/2011 6:56:46 AM
To: "IN01IMA" <IN01WYR@housemail.house.gov>
Cc:
Subject: IMA MAIL ON Subject: Ask Federal Regulators to follow Dodd-Fra

Mrs. Kia Banske
421 Cardinal Dr

Crown Point, IN 46307-4361
kbanske@yahoo.com
219-661-3492

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Date: 5/18/2011 12:46:49 PM
To: "IN01IMA" <IN01WYR@housemail.house.gov>
Cc:
Subject: IMA MAIL ON Subject: Ask Federal Regulators to follow Dodd-Fra

Ms. Gladys Walsh
4044 Burning Tree Ct

Crown Point, IN 46307-8951
c21gladys@hotmail.com
219-746-9672

As both a constituent and one of a million members of the National Association of REALTORS, I believe that our economic recovery depends largely on a housing market recovery. Implementing a new rule requiring a twenty percent or higher down-payments would stop the housing recovery in its tracks.

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Date: 5/19/2011 4:56:50 AM
To: "IN01IMA" <IN01WYR@housemail.house.gpv>
Cc:
Subject: IMA MAIL ON Subject: Ask Federal Regulators to follow Dodd-Fra

Mr. Jason Utesch
508 Napoleon St

Valparaiso, IN 46383-4748
jason@housesinindiana.com
219-395-0456

As both a constituent and one of a million members of the National Association of REALTORS, I believe that our economic recovery depends largely on a housing market recovery. Implementing a new rule requiring a twenty percent or higher down-payments would stop the housing recovery in its tracks.

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From: "webforms@visclosky.house.gov" <webforms@visclosky.house.gov>
Date: 5/18/2011 1:35:02 PM
To: "IN01IMA" <IN01WYR@housemail.house.gov>
Cc:
Subject: IMA MAIL ON Subject: Ask Federal Regulators to follow Dodd-Fra

Mrs. Michael Russell
9190 N 327 W

Lake Village, IN 46349-9476
nwibpo@yahoo.com
219-992-9073

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Date: 5/19/2011 8:01:26 PM
To: "IN01IMA" <IN01WYR@housemail.house.gov>
Cc:
Subject: IMA MAIL ON Subject: Ask Federal Regulators to follow Dodd-Fra

Mr. Craig Frendling
628 Fillmore Ave

Dyer, IN 46311-1134
craig@kroovy.com
219-865-2818

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From: "webforms@visclosky.house.gov" <webforms@visclosky.house.gov>
Date: 5/19/2011 2:34:58 PM
To: "IN01IMA" <IN01WYR@housemail.house.gov>
Cc:
Subject: IMA MAIL ON Subject: Ask Federal Regulators to follow Dodd-Fra

Mr. Jason Davidson
125 N Lindberg St

Griffith, IN 46319-2603
jdavidson2010@sbcglobal.net
219-934-1958

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From: "webforms@visclosky.house.gov" <webforms@visclosky.house.gov>
Date: 5/19/2011 8:55:33 AM
To: "IN01IMA" <IN01WYR@housemail.house.gpv>
Cc:
Subject: IMA MAIL ON Subject: Ask Federal Regulators to follow Dodd-Fra

Mr. Paul Boyter
2340 Arndt St

Chesterton, IN 46304-9685
pboyter@mccolly.com
219-789-1228

As both a constituent and one of a million members of the National Association of REALTORS, I believe that our economic recovery depends largely on a housing market recovery. Implementing a new rule requiring a twenty percent or higher down-payments would stop the housing recovery in its tracks.

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From: "webforms@visclosky.house.gov" <webforms@visclosky.house.gov>

Date: 5/19/2011 2:07:19 PM

To: "IN01IMA" <IN01WYR@housemail.house.gov>

Cc:

Subject: IMA MAIL ON Subject: Ask Federal Regulators to follow Dodd-Fra

Ms. Amy Benninger

302 Willow St

Lowell, IN 46356-2258

amy.benninger@century21.com

219-696-4376

As both a constituent and one of a million members of the National Association of REALTORS, I believe that our economic recovery depends largely on a housing market recovery. Implementing a new rule requiring a twenty percent or higher down-payments would stop the housing recovery in its tracks.

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Date: 5/20/2011 6:44:47 AM
To: "IN01IMA" <IN01WYR@housemail.house.gov>
Cc:
Subject: IMA MAIL ON Subject: Ask Federal Regulators to follow Dodd-Fra

Mr. Randy Travis
421 Westchester Ln

Valparaiso, IN 46385-8000
rtravis@firstmortgagecorp.com
219-477-9278

As both a constituent and one of a million members of the National Association of REALTORS, I believe that our economic recovery depends largely on a housing market recovery. Implementing a new rule requiring a twenty percent or higher down-payments would stop the housing recovery in its tracks.

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To: "IN01IMA" <IN01WYR@housemail.house.gov>
Cc:
Subject: IMA MAIL ON Subject: Ask Federal Regulators to follow Dodd-Fra

Mr. Larry Toll
2047 Govert Dr

Schererville, IN 46375-5126
larrytol@comnetcom.net
219-322-0905

As both a constituent and one of a million members of the National Association of REALTORS, I believe that our economic recovery depends largely on a housing market recovery. Implementing a new rule requiring a twenty percent or higher down-payments would stop the housing recovery in its tracks.

That is what will happen if the restrictions in the proposed Qualified Residential Mortgage (QRM) regulation are implemented. It is my belief that this was not your legislative intent.

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Congress included the QRM to exempt safe, well-underwritten mortgages from the risk retention requirements. Well-underwritten loans, regardless of down payment, were not the cause of the mortgage crisis.

I urge you to insist that regulators to follow congressional intent. Please sign the Landrieu-Hagan-Isakson letter or the Sherman-Campbell letter today to help keep the American Dream of Home Ownership in reach.

E-Mail Viewer

Message	Details	Attachments	Headers	Source
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[HTML](#)

From: "webforms@visclosky.house.gov" <webforms@visclosky.house.gov>
Date: 5/19/2011 7:03:31 PM
To: "IN01IMA" <IN01WYR@housemail.house.gov>
Cc:
Subject: IMA MAIL ON Subject: Ask Federal Regulators to follow Dodd-Fra

Mr. Scott Spevacek
8929 Crooked Bnd

Saint John, IN 46373-8729
spevcent21@aol.com
219-365-2348

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[HTML](#)

From: "webforms@visclosky.house.gov" <webforms@visclosky.house.gov>
Date: 5/19/2011 9:06:57 PM
To: "IN01IMA" <IN01WYR@housemail.house.gov>
Cc:
Subject: IMA MAIL ON Subject: Ask Federal Regulators to follow Dodd-Fra

Ms. Kelly Randall
4054 Sheffield Ave

Hammond, IN 46327-1241
kelly.randall@rose-re.com
219-405-6647

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[HTML](#)

From: "webforms@visclosky.house.gov" <webforms@visclosky.house.gov>
Date: 5/19/2011 3:10:02 PM
To: "IN01IMA" <IN01WYR@housemail.house.gov>
Cc:
Subject: IMA MAIL ON Subject: Ask Federal Regulators to follow Dodd-Fra

Mr. Ralph Peo
11820 N 1000 W

Demotte, IN 46310-9535
rpeo@comcast.net
219-987-3782

As both a constituent and one of a million members of the National Association of REALTORS, I believe that our economic recovery depends largely on a housing market recovery. Implementing a new rule requiring a twenty percent or higher down-payments would stop the housing recovery in its tracks.

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[HTML](#)

From: "webforms@visclosky.house.gov" <webforms@visclosky.house.gov>

Date: 5/19/2011 3:37:13 PM

To: "IN01IMA" <IN01WYR@housemail.house.gov>

Cc:

Subject: IMA MAIL ON Subject: Ask Federal Regulators to follow Dodd-Fra

Ms. Lynn Palmer
9363 W 157th Pl

Lowell, IN 46356-9366
lynn@thelynnpalmergroup.com
219-746-0284

As both a constituent and one of a million members of the National Association of REALTORS, I believe that our economic recovery depends largely on a housing market recovery. Implementing a new rule requiring a twenty percent or higher down-payments would stop the housing recovery in its tracks.

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[HTML](#)

From: "webforms@visclosky.house.gov" <webforms@visclosky.house.gov>
Date: 5/19/2011 10:09:31 PM
To: "IN01IMA" <IN01WYR@housemail.house.gov>
Cc:
Subject: IMA MAIL ON Subject: Ask Federal Regulators to follow Dodd-Fra

Mrs. Catherine Lincourt
921 Pawnee Dr

Crown Point, IN 46307-4515
music_diva@ameritech.net

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[HTML](#)

From: "webforms@visclosky.house.gov" <webforms@visclosky.house.gov>
Date: 5/19/2011 3:42:47 PM
To: "IN01IMA" <IN01WYR@housemail.house.gov>
Cc:
Subject: IMA MAIL ON Subject: Ask Federal Regulators to follow Dodd-Fra

Mr. Dennis Koesters
9254 Norris Dr

Hobart, IN 46342-6831
dennykoesters@msn.com
219-789-0099

As both a constituent and one of a million members of the National Association of REALTORS, I believe that our economic recovery depends largely on a housing market recovery. Implementing a new rule requiring a twenty percent or higher down-payments would stop the housing recovery in its tracks.

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E-Mail Viewer

Message Details Attachments Headers Source

[HTML](#)

From: "webforms@visclosky.house.gov" <webforms@visclosky.house.gov>
Date: 5/19/2011 8:25:08 AM
To: "IN01IMA" <IN01WYR@housemail.house.gpv>
Cc:
Subject: IMA MAIL ON Subject: Ask Federal Regulators to follow Dodd-Fra

Ms. Amelia Gibbs
8635 Christopher Dr

Saint John, IN 46373-9331
amelia-jean@sbcglobal.net
219-365-4469

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[HTML](#)

From: "webforms@visclosky.house.gov" <webforms@visclosky.house.gov>
Date: 5/21/2011 7:10:32 PM
To: "IN01IMA" <IN01WYR@housemail.house.gov>
Cc:
Subject: IMA MAIL ON Subject: Ask Federal Regulators to follow Dodd-Fra

Mr. Everardo Del Real
9721 Redbud Rd

Munster, IN 46321-4117
eddelreal@msn.com
708-214-4744

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[HTML](#)

From: "webforms@visclosky.house.gov" <webforms@visclosky.house.gov>
Date: 5/19/2011 1:29:55 PM
To: "IN01IMA" <IN01WYR@housemail.house.gov>
Cc:
Subject: IMA MAIL ON Subject: Ask Federal Regulators to follow Dodd-Fra

Ms. Nina Wiseman
8206 Buchanan St

Merrillville, IN 46410-6481
nwiseman@mccolly.com
219-801-4154

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[HTML](#)

From: "webforms@visclosky.house.gov" <webforms@visclosky.house.gov>
Date: 5/20/2011 8:37:24 AM
To: "IN01IMA" <IN01WYR@housemail.house.gpv>
Cc:
Subject: IMA MAIL ON Subject: Ask Federal Regulators to follow Dodd-Fra

Mr. Tom Gregory
NA

St John, IN 46373-
tom.gregory@cbexchange.com

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[HTML](#)

From: "webforms@visclosky.house.gov" <webforms@visclosky.house.gov>
Date: 5/21/2011 5:13:28 PM
To: "IN01IMA" <IN01WYR@housemail.house.gov>
Cc:
Subject: IMA MAIL ON Subject: Ask Federal Regulators to follow Dodd-Fra

Mrs. Johanna Frekot
3266 W 76th Pl

Merrillville, IN 46410-4415
jnfrekot@att.net

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[HTML](#)

From: "webforms@visclosky.house.gov" <webforms@visclosky.house.gov>
Date: 5/22/2011 8:20:07 PM
To: "IN01IMA" <IN01WYR@housemail.house.gov>
Cc:
Subject: IMA MAIL ON Subject: Ask Federal Regulators to follow Dodd-Fra

Mrs. Alexis Fischer
12275 S Williams Ct

Crown Point, IN 46307-3673
ajf45@aol.com
219-779-9419

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[HTML](#)

From: "webforms@visclosky.house.gov" <webforms@visclosky.house.gov>
Date: 5/21/2011 4:44:21 PM
To: "IN01IMA" <IN01WYR@housemail.house.gpv>
Cc:
Subject: IMA MAIL ON Subject: Ask Federal Regulators to follow Dodd-Fra

Mrs. Shelly Faber
9419 W 125th Ct

Cedar Lake, IN 46303-9247
shelly.faber@century21.com

As both a constituent and one of a million members of the National Association of REALTORS, I believe that our economic recovery depends largely on a housing market recovery. Implementing a new rule requiring a twenty percent or higher down-payments would stop the housing recovery in its tracks.

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This would negatively impact the entire real estate market that is already dead. Just monitor and punish the crooks. The reason we are in this mess is no one was mining the store--this is over-kill. Use a common sense approach. Stop this non-sense. Dishonest people will always be dishonest--catch them. The people that have used common sense and played by the rules are the only ones being discriminated against. They have lost property equity, have to give buyer closing cost money to close and appraisal cuts--enough. But the government gave buyers \$8000.00 to go by new furniture at Value City--they did not put it in a rainy day fund! Enough--they market is correcting

itself--leave it alone.

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[HTML](#)

From: "webforms@visclosky.house.gov" <webforms@visclosky.house.gov>
Date: 5/20/2011 11:46:32 AM
To: "IN01IMA" <IN01WYR@housemail.house.gov>
Cc:
Subject: IMA MAIL ON Subject: Ask Federal Regulators to follow Dodd-Fra

Mrs. Dawn Dwyer
227 Greiving St

Dyer, IN 46311-1810
dawngdwyer@sbcglobal.net
219-789-2335

As both a constituent and one of a million members of the National Association of REALTORS, I believe that our economic recovery depends largely on a housing market recovery. Implementing a new rule requiring a twenty percent or higher down-payments would stop the housing recovery in its tracks.

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[HTML](#)

From: "webforms@visclosky.house.gov" <webforms@visclosky.house.gov>
Date: 5/22/2011 12:13:46 PM
To: "IN01IMA" <IN01WYR@housemail.house.gpv>
Cc:
Subject: IMA MAIL ON Subject: Ask Federal Regulators to follow Dodd-Fra

Ms. Veronica Dunn
2022 Dogwood Trl
Apt 2b
Merrillville, IN 46410-4895
veronica@gniar.com

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[HTML](#)

From: "webforms@visclosky.house.gov" <webforms@visclosky.house.gov>
Date: 5/22/2011 2:12:46 PM
To: "IN01IMA" <IN01WYR@housemail.house.gpv>
Cc:
Subject: IMA MAIL ON Subject: Ask Federal Regulators to follow Dodd-Fra

Ms. Rose Dobbins
7061 E 107th Ct

Crown Point, IN 46307-7619
rdobbins@mccolly.com
219-662-1432

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[HTML](#)

From: "webforms@visclosky.house.gov" <webforms@visclosky.house.gov>
Date: 5/22/2011 9:15:01 PM
To: "IN01IMA" <IN01WYR@housemail.house.gpv>
Cc:
Subject: IMA MAIL ON Subject: Ask Federal Regulators to follow Dodd-Fra

Ms. Kathie Dinga
2000 45th St

Highland, IN 46322-2388
kdinga@sbcglobal.net
219-934-6300

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[HTML](#)

From: "webforms@visclosky.house.gov" <webforms@visclosky.house.gov>
Date: 5/22/2011 1:16:47 PM
To: "IN01IMA" <IN01WYR@housemail.house.gpv>
Cc:
Subject: IMA MAIL ON Subject: Ask Federal Regulators to follow Dodd-Fra

Mr. Steve Meeker
1307 Saint Andrews Dr

Schererville, IN 46375-2905
reoffers10@comcast.net
219-712-7210

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[HTML](#)

From: "webforms@visclosky.house.gov" <webforms@visclosky.house.gov>
Date: 5/21/2011 1:47:30 PM
To: "IN01FMA" <IN01WYR@housemail.house.gov>
Cc:
Subject: IMA MAIL ON Subject: Ask Federal Regulators to follow Dodd-Fra

Mrs. Valeri McClelland
234 Westgate Dr

Valparaiso, IN 46385-6043
vmcclelland@pruexec.com

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[HTML](#)

From: "webforms@visclosky.house.gov" <webforms@visclosky.house.gov>
Date: 5/20/2011 9:39:16 AM
To: "IN01IMA" <IN01WYR@housemail.house.gpv>
Cc:
Subject: IMA MAIL ON Subject: Ask Federal Regulators to follow Dodd-Fra

Mr. Michael McCarney
606 N Woodlawn Ave

Griffith, IN 46319-2143
mj.mccarney@cbexchange.com
219-924-6539

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The proposed QRM rule would create an enormous down-payment requirement and reduce the availability of affordable mortgages for qualified consumers. Few borrowers would be able to meet these requirements and those that do would be forced to pay much higher rates and fees for safe loans did not meet the exceedingly narrow QRM criteria. I frequently represent younger, first-time home buyers for whom current home mortgage programs, such as FHA insured loans, with current down payment requirements offer their best, if not only chance to be able to afford their first home. I urge you to strongly support Congress' original legislative intent on this measure.

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[HTML](#)

From: "webforms@visclosky.house.gov" <webforms@visclosky.house.gov>
Date: 5/22/2011 6:14:05 PM
To: "IN01IMA" <IN01WYR@housemail.house.gov>
Cc:
Subject: IMA MAIL ON Subject: Ask Federal Regulators to follow Dodd-Fra

Ms. Marti Mancuso
560 Indian Boundary Rd Ste 4

Chesterton, IN 46304-1577
marti_man@hotmail.com
219-926-1616

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From: "webforms@visclosky.house.gov" <webforms@visclosky.house.gov>

Date: 5/22/2011 9:46:48 AM

To: "IN01IMA" <IN01WYR@housemail.house.gov>

Cc:

Subject: IMA MAIL ON Subject: Ask Federal Regulators to follow Dodd-Fra

Mrs. sharon mahone
7719 Bigger St

Merrillville, IN 46410-5047
s-mahone@att.net
219-769-2327

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[HTML](#)

From: "webforms@visclosky.house.gov" <webforms@visclosky.house.gov>
Date: 5/21/2011 12:26:37 AM
To: "IN01IMA" <IN01WYR@housemail.house.gpv>
Cc:
Subject: IMA MAIL ON Subject: Ask Federal Regulators to follow Dodd-Fra

Mrs. Margaret Leitelt
1008 Fran Lin Pkwy

Munster, IN 46321-3505
mleitelt@mccolly.com
219-923-4070

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[HTML](#)

From: "webforms@visclosky.house.gov" <webforms@visclosky.house.gov>
Date: 5/23/2011 3:46:01 AM
To: "IN01IMA" <IN01WYR@housemail.house.gov>
Cc:
Subject: IMA MAIL ON Subject: Ask Federal Regulators to follow Dodd-Fra

Mr. Mitchell Harris
1451 Beargrass Ct

Valparaiso, IN 46385-6110
mitchharris@msn.com
219-465-4074

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[HTML](#)

From: "webforms@visclosky.house.gov" <webforms@visclosky.house.gov>
Date: 5/21/2011 9:48:06 PM
To: "IN01IMA" <IN01WYR@housemail.house.gov>
Cc:
Subject: IMA MAIL ON Subject: Ask Federal Regulators to follow Dodd-Fra

Mrs. Christine Hall
1043 Reder Rd

Griffith, IN 46319-3115
christinehall@remax.net
219-922-4600

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Date: 5/22/2011 9:19:37 AM
To: "IN01IMA" <IN01WYR@housemail.house.gov>
Cc:
Subject: IMA MAIL ON Subject: Ask Federal Regulators to follow Dodd-Fra

Ms. Judith Rooney-Davis
1712 Lafayette St

Valparaiso, IN 46383-3055
realtor1jrd@gmail.com
219-465-6049

As both a constituent and one of a million members of the National Association of REALTORS, I believe that our economic recovery depends largely on a housing market recovery. Implementing a new rule requiring a twenty percent or higher down-payments would stop the housing recovery in its tracks.

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[HTML](#)

From: "webforms@visclosky.house.gov" <webforms@visclosky.house.gov>
Date: 5/21/2011 2:45:59 PM
To: "IN01IMA" <IN01WYR@housemail.house.gov>
Cc:
Subject: IMA MAIL ON Subject: Ask Federal Regulators to follow Dodd-Fra

Mrs. Debra Rasala
1130 S 500 E

Kouts, IN 46347-9733
debrasala@aol.com

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From: "webforms@visclosky.house.gov" <webforms@visclosky.house.gov>
Date: 5/21/2011 12:40:23 AM
To: "IN01IMA" <IN01WYR@housemail.house.gov>
Cc:
Subject: IMA MAIL ON Subject: Ask Federal Regulators to follow Dodd-Fra

Mr. James Powell
4402 Kingsdale Dr

Valparaiso, IN 46383-1432
jimpowell@rmxaffiliates.com
219-462-3994

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[HTML](#)

From: "webforms@visclosky.house.gov" <webforms@visclosky.house.gov>
Date: 5/22/2011 11:50:41 PM
To: "IN01IMA" <IN01WYR@housemail.house.gov>
Cc:
Subject: IMA MAIL ON Subject: Ask Federal Regulators to follow Dodd-Fra

Mr. Mitch Portney
2843 - 5TH

Highland, IN 46324-
mportney1960@hotmail.com
219-924-8433

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[HTML](#)

From: "webforms@visclosky.house.gov" <webforms@visclosky.house.gov>
Date: 5/21/2011 6:41:28 AM
To: "IN01IMA" <IN01WYR@housemail.house.gov>
Cc:
Subject: IMA MAIL ON Subject: Ask Federal Regulators to follow Dodd-Fra

Ms. Tamara Polisson
13626 Morse St

Cedar Lake, IN 46303-9648
tamara4remax@yahoo.com
219-374-5806

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[HTML](#)

From: "webforms@visclosky.house.gov" <webforms@visclosky.house.gov>
Date: 5/20/2011 10:09:57 AM
To: "IN01IMA" <IN01WYR@housemail.house.gpv>
Cc:
Subject: IMA MAIL ON Subject: Ask Federal Regulators to follow Dodd-Fra

Mr. Joe Paniaguas
838 N 450 W

Valparaiso, IN 46385-7956
jpaniguas@mccolly.com
219-689-8561

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[HTML](#)

From: "webforms@visclosky.house.gov" <webforms@visclosky.house.gov>
Date: 5/22/2011 10:52:10 PM
To: "IN01IMA" <IN01WYR@housemail.house.gpv>
Cc:
Subject: IMA MAIL ON Subject: Ask Federal Regulators to follow Dodd-Fra

Mrs. Claudia Miller
3201 Saddlebrook Xing

Valparaiso, IN 46385-2997
claudia.miller@century21.com

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[HTML](#)

From: "webforms@visclosky.house.gov" <webforms@visclosky.house.gov>
Date: 5/20/2011 9:39:59 AM
To: "IN01IMA" <IN01WYR@housemail.house.gpv>
Cc:
Subject: IMA MAIL ON Subject: Ask Federal Regulators to follow Dodd-Fra

Ms. Brenda Miley
1839 Sunset Blvd

Schererville, IN 46375-1539
bjmiley1@aol.com
219-864-0567

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[HTML](#)

From: "webforms@visclosky.house.gov" <webforms@visclosky.house.gov>
Date: 5/23/2011 10:39:05 PM
To: "IN01IMA" <IN01WYR@housemail.house.gpv>
Cc:
Subject: IMA MAIL ON Subject: Ask Federal Regulators to follow Dodd-Fra

Ms. Carlotta L Blake-King
1004 Highland St

Hammond, IN 46320-2617
carlottabking@yahoo.com
219-931-7272

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[HTML](#)

From: "webforms@visclosky.house.gov" <webforms@visclosky.house.gov>
Date: 5/23/2011 3:08:30 PM
To: "IN01IMA" <IN01WYR@housemail.house.gpv>
Cc:
Subject: IMA MAIL ON Subject: Ask Federal Regulators to follow Dodd-Fra

Ms. Dawn Bernhardt
1281 Nelson Dr

Chesterton, IN 46304-8948
dawn.bernhardt@cbexchange.com
219-926-7555

As both a constituent and one of a million members of the National Association of REALTORS, I believe that our economic recovery depends largely on a housing market recovery. Implementing a new rule requiring a twenty percent or higher down-payments would stop the housing recovery in its tracks.

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HTML

From: "webforms@visclosky.house.gov" <webforms@visclosky.house.gov>
Date: 5/21/2011 11:45:14 AM
To: "IN01IMA" <IN01WYR@housemail.house.gpv>
Cc:
Subject: IMA MAIL ON Subject: Ask Federal Regulators to follow Dodd-Fra

Ms. Kristina Vega
3263 Laporte St

Hobart, IN 46342-1249
krisvega32@yahoo.com
219-902-9090

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[HTML](#)

From: "webforms@visclosky.house.gov" <webforms@visclosky.house.gov>
Date: 5/20/2011 8:12:24 AM
To: "IN01IMA" <IN01WYR@housemail.house.gpv>
Cc:
Subject: IMA MAIL ON Subject: Ask Federal Regulators to follow Dodd-Fra

Mr. Armando Valenzuela
11900 McCook St

Cedar Lake, IN 46303-9335
armando.valenzuela@cbexchange.com
219-374-6275

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[HTML](#)

From: "webforms@visclosky.house.gov" <webforms@visclosky.house.gov>
Date: 5/21/2011 10:15:43 PM
To: "IN01IMA" <IN01WYR@housemail.house.gov>
Cc:
Subject: IMA MAIL ON Subject: Ask Federal Regulators to follow Dodd-Fra

Mr. Jeffrey Sederberg
1405 Forest Park Ave

Valparaiso, IN 46385-3354
jsederberg@comcast.net

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[HTML](#)

From: "webforms@visclosky.house.gov" <webforms@visclosky.house.gov>
Date: 5/23/2011 9:17:27 PM
To: "IN01IMA" <IN01WYR@housemail.house.gov>
Cc:
Subject: IMA MAIL ON Subject: Ask Federal Regulators to follow Dodd-Fra

Mr. Buford Eddy
8096 Tuckaway Ct

Crown Point, IN 46307-9390
bufordeddy@fourseasonrealestate.com
219-661-3000

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When I met with you last week, we discussed this as one of the potential dangers to the economy as a whole that would not only devastate the REALTOR community but would cost thousands of existing jobs and jobs that could be created if the real estate market improves. We were told it takes the average family 14 years to save a 20% down payment on an average priced home. If you combine that with the number of years it takes a family to save for their children's college, families will be well into their 50's before they can afford to buy a home.

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[HTML](#)

From: "webforms@visclosky.house.gov" <webforms@visclosky.house.gov>
Date: 5/24/2011 1:12:44 AM
To: "IN01IMA" <IN01WYR@housemail.house.gov>
Cc:
Subject: IMA MAIL ON Subject: Ask Federal Regulators to follow Dodd-Fra

Ms. Carol Dobrzynski
9684 Ivy Ave

Saint John, IN 46373-9092
carols@remax.net
219-365-1486

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[HTML](#)

From: "webforms@visclosky.house.gov" <webforms@visclosky.house.gov>
Date: 5/21/2011 6:11:18 AM
To: "IN01IMA" <IN01WYR@housemail.house.gov>
Cc:
Subject: IMA MAIL ON Subject: Ask Federal Regulators to follow Dodd-Fra

Mr. Charles Wirtz
322 Magnolia Dr

Crown Point, IN 46307-8498
chuckwirtzrealtor@yahoo.com
219-678-2800

As both a constituent and one of a million members of the National Association of REALTORS, I believe that our economic recovery depends largely on a housing market recovery. Implementing a new rule requiring a twenty percent or higher down-payments would stop the housing recovery in its tracks.

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[HTML](#)

From: "webforms@visclosky.house.gov" <webforms@visclosky.house.gov>
Date: 5/21/2011 9:46:34 PM
To: "IN01IMA" <IN01WYR@housemail.house.gov>
Cc:
Subject: IMA MAIL ON Subject: Ask Federal Regulators to follow Dodd-Fra

Mr. Karl Wehle
2925 Coral Dr

Hobart, IN 46342-3519
karlwehle@hotmail.com
219-796-3983

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[HTML](#)

From: "webforms@visclosky.house.gov" <webforms@visclosky.house.gov>
Date: 5/22/2011 12:11:22 AM
To: "IN01IMA" <IN01WYR@housemail.house.gov>
Cc:
Subject: IMA MAIL ON Subject: Ask Federal Regulators to follow Dodd-Fra

Ms. Carmen Ware
834 Pentwater Ln

Schererville, IN 46375-1294
carmenware@sbcglobal.net

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[HTML](#)

From: "webforms@visclosky.house.gov" <webforms@visclosky.house.gov>
Date: 5/23/2011 9:38:20 PM
To: "IN01IMA" <IN01WYR@housemail.house.gov>
Cc:
Subject: IMA MAIL ON Subject: Ask Federal Regulators to follow Dodd-Fra

Mr. Palmer Myers
1182 E Summit St

Crown Point, IN 46307-2729
pmyers@meridiantitle.com

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[HTML](#)

From: "webforms@visclosky.house.gov" <webforms@visclosky.house.gov>
Date: 5/23/2011 5:04:25 PM
To: "IN01IMA" <IN01WYR@housemail.house.gov>
Cc:
Subject: IMA MAIL ON Subject: Ask Federal Regulators to follow Dodd-Fra

Mr. Jay Mayden
1120 Seminole Dr

Crown Point, IN 46307-5215
jay@cphomes.com
219-776-2879

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[HTML](#)

From: "webforms@visclosky.house.gov" <webforms@visclosky.house.gov>
Date: 5/23/2011 9:17:23 PM
To: "IN01IMA" <IN01WYR@housemail.house.gov>
Cc:
Subject: IMA MAIL ON Subject: Ask Federal Regulators to follow Dodd-Fra

Mrs. Amanda Klimczak
3119 W 79th Pl

Merrillville, IN 46410-5157
amandak@remax.net
219-796-3874

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From: "webforms@visclosky.house.gov" <webforms@visclosky.house.gov>
Date: 5/23/2011 6:45:02 PM
To: "IN01IMA" <IN01WYR@housemail.house.gov>
Cc:
Subject: IMA MAIL ON Subject: Ask Federal Regulators to follow Dodd-Fra

Ms. christina fieldhouse
1420 Bohling Pl

Crown Point, IN 46307-2313
redheadedrealtor@comcast.net
2197139244

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From: "webforms@visclosky.house.gov" <webforms@visclosky.house.gov>
Date: 5/24/2011 2:55:16 PM
To: "IN01IMA" <IN01WYR@housemail.house.gov>
Cc:
Subject: IMA MAIL ON Subject: Ask Federal Regulators to follow Dodd-Fra

Ms. Glenn Yerby
2025 Crisman Rd

Portage, IN 46368-1612
gyerbyr@rmxaffiliates.com
219-763-3545

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From: "webforms@visclosky.house.gov" <webforms@visclosky.house.gov>
Date: 5/23/2011 3:51:55 PM
To: "IN01IMA" <IN01WYR@housemail.house.gov>
Cc:
Subject: IMA MAIL ON Subject: Ask Federal Regulators to follow Dodd-Fra

Ms. Tracy VanderWall
9789 E Rustic Dr

Demotte, IN 46310-9384
vandevelopment@yahoo.com
219-718-1807

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From: "webforms@visclosky.house.gov" <webforms@visclosky.house.gov>
Date: 5/23/2011 7:02:08 PM
To: "IN01IMA" <IN01WYR@housemail.house.gov>
Cc:
Subject: IMA MAIL ON Subject: Ask Federal Regulators to follow Dodd-Fra

Mr. Jeff Ronco
2004 Clover Ln

Valparaiso, IN 46385-2837
shiftred@hotmail.com

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From: "webforms@visclosky.house.gov" <webforms@visclosky.house.gov>
Date: 5/23/2011 9:48:57 PM
To: "IN01IMA" <IN01WYR@housemail.house.gov>
Cc:
Subject: IMA MAIL ON Subject: Ask Federal Regulators to follow Dodd-Fra

Ms. rebecca razey
228 Belden Pl

Munster, IN 46321-1106
rlrazey@yahoo.com
219-678-3144

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From: "webforms@visclosky.house.gov" <webforms@visclosky.house.gov>
Date: 5/25/2011 1:02:38 AM
To: "IN01IMA" <IN01WYR@housemail.house.gov>
Cc:
Subject: IMA MAIL ON Subject: Ask Federal Regulators to follow Dodd-Fra

Mr. Gary Holleman
12431 Cedar Lake Rd

Crown Point, IN 46307-8736
gholleman@comcast.net
2196627147

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From: "webforms@visclosky.house.gov" <webforms@visclosky.house.gov>
Date: 5/25/2011 6:52:19 PM
To: "IN01IMA" <IN01WYR@housemail.house.gov>
Cc:
Subject: IMA MAIL ON Subject: Ask Federal Regulators to follow Dodd-Fra

Mrs. Kathleen Boswell
1544 45th Ave

Munster, IN 46321-3868
kboswell@remax.net
219-775-3247

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From: "webforms@visclosky.house.gov" <webforms@visclosky.house.gov>
Date: 5/26/2011 11:19:15 AM
To: "IN01IMA" <IN01WYR@housemail.house.gov>
Cc:
Subject: IMA MAIL ON Subject: Ask Federal Regulators to follow Dodd-Fra

Mrs. Mary Boender
708 Pintail Ln

Hobart, IN 46342-9402
mary-boender@sbcglobal.net

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[HTML](#)

From: "webforms@visclosky.house.gov" <webforms@visclosky.house.gov>
Date: 5/26/2011 7:36:10 PM
To: "IN01IMA" <IN01WYR@housemail.house.gov>
Cc:
Subject: IMA MAIL ON Subject: Ask Federal Regulators to follow Dodd-Fra

Mrs. Chanel Harris
1621 W 53rd Pl

Merrillville, IN 46410-1311
chanel@harrisri.com
2194724424

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May 24, 2011

Representative Peter Visclosky
Rayburn House Office Building, Room 2256
Independence Avenue and 1st Street, SW
Washington, DC 20515-1401

Dear Representative Visclosky,

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The proposed QRM rule would create an enormous down-payment requirement and reduce the availability of affordable mortgages for qualified consumers. Few borrowers would be able to meet these requirements and those that do would be forced to pay much higher rates and fees for safe loans did not meet the exceedingly narrow QRM criteria.

Congress included the QRM to exempt safe, well-underwritten mortgages from the risk retention requirements. Well-underwritten loans, regardless of down payment, were not the cause of the mortgage crisis.

I urge you to insist that regulators follow congressional intent. Please sign the Landrieu-Hagan-Isakson letter or the Sherman-Campbell letter today to help keep the American Dream of Home Ownership in reach.

Sincerely,

Ms. Phyllis McNeill
421 W US Highway 30
Schererville, IN 46375-1744
(219) 781-4818

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From: "webforms@visclosky.house.gov" <webforms@visclosky.house.gov>
Date: 5/27/2011 5:02:58 PM
To: "IN01IMA" <IN01WYR@housemail.house.gpv>
Cc:
Subject: IMA MAIL ON Real Estate Lending--20% down

Ms Marla DeCero
117 Bluegrass Dr.

Schererville, IN 46375-
marla117@att.net
219-730-9592

I have been a real estate broker in NW Ind. for over 30 years. Please stop this new law the Government is trying to put into affect that a person has to have 20% down to buy a house. You will kill the real estate industry along with so many other industries like: carpet, paint, wood, steel, furniture,appliances, landscaping, windows, drywall, etc. These kids today are lucky to scrape up the FHA down payment, let alone 20%. Any house under \$225,000 will never sell because no one has 20% to buy it. You think we have a mess now--if you let this pass, God help us. The American people desire to own a home. I guess all of you have so much money that you have forgotten the average American and how hard everyone is struggling to live in today's world. Government because they were not watching, let the lending industry do all these wrong things, now don't punish the American people because they did not do their jobs. Please, please do not let this law pass.

Close