

From: "Fqtqj {O[B cqr"eqo
Sent: "Vwguf c{."O ctej "24."4232": 47"CO
To: "#HJ HC"TGJ /EQO O GP VU
Subject: "TK "47; 2/CC48
To Whom It May Concern,

I support leaving the closing cost contribution by the seller at 6% in the matter of FHA financing. It is widely known that as the housing market goes, so goes the economy of our country, and that has certainly been borne out over the past few years. It is the seller's money, and I can attest to the fact that due to many economic pressures, it is difficult for the typical first-time homebuyer to come up with the needed down payment, let alone all the necessary closing costs. So please, leave it alone and assist the housing market to recovery in this small way. And while you are at it, correct some of the problems caused by last year's legislation!

Sincerely,

A realtor of more than 25 years
Dorothy Ybarra
CENTURY 21 Scott Myers, Realtors,
San Antonio, Texas