



**MINNESOTA  
DEPARTMENT OF  
COMMERCE**

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June 19, 2002

Chief Counsel's Office  
Office of Thrift Supervision  
1700 G Street NW  
Washington, DC 20552

Re: Docket No. 2002-17

Dear Counsel:

The Minnesota Department of Commerce supports the proposed amendments to the Alternative Mortgage Transaction Parity Act. The amendment will curtail the ability of non-depository state housing creditors to circumvent the mortgage loan prepayment penalty limits set forth in Minnesota statutes.

Sincerely,

Kevin M. Murphy  
Deputy Commissioner

KMM:ls

Enforcement: 1.800.657.3602  
Energy Information: 1.800.657.3710  
[www.commerce.state.mn.us](http://www.commerce.state.mn.us)

Licensing: 1.800.657.3978  
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