

cc:Mail for: Tim

Subject: housing issue
From: MICHAEL COLE <macole777@msn.com> at Internet 7/3/02 5:11 PM
To: tim at Johnson-DC

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July 2, 2002

The Honorable Tim Johnson
United States Senate
Hart SOB
Washington, DC 20510

Dear Senator Johnson,

I am concerned about proposed rule changes that the federal government's Office of Thrift Supervision is considering and hoping to hear your thoughts on the matter.

Though not widely known, the Parity Act has proven to be a useful tool in encouraging homeownership in South Dakota and throughout the country. It has allowed lenders to many who would not otherwise had the opportunity to take part in the American dream by allowing low income families the chance of owning a home.

I oppose these changes to the Parity Act and ask that you stand in opposition to them as well.

Best wishes

Michael Cole
1601 E. Ponderosa Drive
Sioux Falls, SD 57103

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