LOCAL NO. 1099 UNITED FOOD AND COMMERCIAL WORKERS UNION

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June 23, 2002

Regulation Comments Chief Council s Office Office of Thrift Supervision 1700 6 Street NW Washington, DC 20552

ATTN: Docket # 2002-17

I represent hundreds of working families in Cincinnati and Dayton, Ohio and write to you today on their behalf.

I thank you for any effort you can provide in Washington on the following issue. This issue does not solely concern working families, it concerns everyone. It has been brought to my attention that the Mortgage Parity Act is up for revision. I have informed myself about this act that has provided low-income families the opportunity of home ownership, the biggest American dream. The act has help American home ownership record climb since it took effect and I am certain that the working families I represent have benefited greatly from it.

Simply put, let s not fix what ain t broke. We have seen wonderful benefits from this and I see no reason to revise it.

Sincerely,

Lenme Wyatt
President

UFCW Local 1099

LJW/cj

re: Docket # 2002-17