

May 7, 2009

U.S. House of Representatives  
Washington, DC 20515

**RE: H.R. 1728, the “Mortgage Reform and Anti-Predatory Lending Act of 2009”**

Dear Honorable Representatives:

We are writing to express our support for the strongest version of H.R. 1728, the “Mortgage Reform and Anti-Predatory Lending Act of 2009.” For years, our organizations have been pointing to abusive lending practices in the mortgage market targeted at the communities we represent. As a result of unethical and deceptive practices, the wealth built through homeownership in racial and ethnic minority through homeownership is in jeopardy.

We believe H.R. 1728 will encourage lenders to offer safer mortgage products to consumers. However, several areas still require strengthening for the bill to be appropriately effective in addressing the mortgage lending practices that have led to millions of foreclosures and the consequent economic crisis. **Therefore, we urge you to vote “Yes” on amendments that will strengthen protections for borrowers and tenants, including:**

- Amendment #1—Representative Barney Frank (MA)
- Amendment #2—Representative Barney Frank (MA)
- Amendment #12—Representative Dina Titus (NV)/Representative Dennis Cardoza (CA)

**We also urge you to vote “No” on any amendments that would weaken the bill, including:**

- Amendment #3—Representative Spencer Bachus (AL)
- Amendment #4—Representative Ed Perlmutter (CO)
- Amendment #5—Representative Jeb Hensarling (TX)
- Amendment #6—Representative Dennis Moore (KS)/Representative Frank Kratovil (MD)/Representative Mary Jo Kilroy (OH)
- Amendment #7—Representative Tom Price (GA)
- Amendment #9—Representative Patrick McHenry (NC)

Thank you for all your work to protect homebuyers and tenants. Should you have any questions, please contact Graciela Aponte, Legislative Analyst at the National Council of La Raza, at (202) 776-1578 or [gaponte@nclr.org](mailto:gaponte@nclr.org).

Sincerely,

AFL-CIO  
Black Leadership Forum  
Center for Responsible Lending  
Hip Hop Caucus  
Housing Partnership Network  
Leadership Conference on Civil Rights

Mission of Peace National Corporation  
NAACP  
National Consumer Law Center  
National Council of La Raza  
National Fair Housing Alliance  
National Policy and Advocacy Council on Homelessness  
NID-Housing Counseling Agency