

24 June 2002

Dewayne Todd
P.O. Box 294455
Lewisville, Texas 75067

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

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Attn: Docket #2002-17

Dear Office of Thrift Supervision,


I am in the process of building a house and I know the problems associated with the mortgage process. As a police officer, I am also familiar with the problems associated with families being unable to buy their own homes. I support President Bush's commitment to increasing home ownership among minorities and others who may face purchasing challenges.

The US Office of Thrift Supervision is considering major changes of the Alternative Mortgage Transaction Parity Act. This appears to be in contradiction to President Bush's commitment. Fairness and equity in housing must be maintained.

Alternative financing options have been the major catalyst in enabling many people to purchase a home that could not have done so otherwise. I do not want to see these options altered or removed. Doing so would only hurt those who are already vulnerable.

Please do not alter the Parity Act as it currently stands.

Thank you,



Dewayne Todd
Police Officer
Lewisville, Texas
972-315-8933