

BINKLEY REAL ESTATE

MARIA D. BINKLEY  
REAL ESTATE BROKER

235

June 24, 2002

Re: Alternative Mortgage Transaction Parity Act

Office of Thrift Supervision,

For the last few years, I have focused my business towards helping families that have weak credit and little or no available cash to purchase homes. The current regulations and rules have made a way for them to become homeowners when otherwise there would have been no hope.

Please protect these families and so many like them by leaving the Act as is and not making modifications that might keep all the single moms and lower income families that I see from being able to have the pride of home ownership.

Thank you.

Sincerely,

Maria D. Binkley

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