

July 1, 2002

Regulation Comments
Chief Counsel's Officers
Office of Thrift Supervision
1700 G Street NW
Washington, DC 20555

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VIA FACSIMILE - 202-906-6518

Attn: Docket Number 2002-17

To Whom It May Concern:

As a single mother, I know first hand the difficulties low to moderate- income families face in obtaining suitable housing. Like parents at all income levels, I wanted to have an equal opportunity to provide a home for my family.

Because of the current programs for first-time homebuyers in our community, I was able to purchase a home for my family. For the first time, we feel like a true part of this community. As a result in increased homeownership in Elkhart, my family and I have witnessed the transformation from sub-standard housing in decaying neighborhoods to safe, clean neighborhoods because of opportunities given to families who would not normally have the opportunity to own their own home. Homeownership gives families an opportunity to belong and take pride in their home and community. As a result of these opportunities, our community is a better place to live.

I hope that your office will reconsider any changes to the Parity Act, which would eliminate or lessen any opportunities to citizens who would normally not be able to purchase their own home. This Act has provided wonderful opportunities to families who under normal circumstances would never have a chance to own their own home and as a result, our community better for it.

Sincerely,

Kathy Cook

Kathy Cook
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