

**BOND HILL COMMUNITY COUNCIL**

re: Docket # 2002-17

June 23, 2002

Sam Nellom, President  
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Cincinnati, Ohio 45229  
(513) 242-2120

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

**To Whom it may Concern:**

I am President of a Community Council in the city of Cincinnati, Ohio. The families that live in our neighborhood enjoy a higher-than-average (city average) home ownership percentage. Although the families in our neighborhood are considered relatively low-income, they are able to own their own homes. This partially due to the benefits of the Parity Act.

At a time of economic downturn, I don't want to see changes made to the Parity Act that could make it harder for people to obtain home loans. We don't need more regulations that limit access to home-ownership. I am pleased that so many of my neighbors are home-owners and I only want that to increase. It would be a mistake to change the Parity Act.

Thank you,

  
Sam Nellom

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