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Regulation Comments  
Chief Counsel's Office  
Office of Thrift Supervision  
1700 G Street, NW  
Washington, DC 20552  
[regs.comments@ots.treas.gov](mailto:regs.comments@ots.treas.gov)

Attn: Docket #2002-17

To whom it may concern:

As a real estate professional and loan officer, I am familiar with the benefits of federal regulations known as the Parity Act. It is my understanding those provisions may be changed. I oppose any changes, and ask that my letter be placed in the Federal Register.

In my profession, I have seen home buyers, who possibly would not have qualified for or could not have afforded a conventional mortgage, purchase homes with balloon payments and other alternative mortgage options. Many states have regulations which mirror the federal, however, maintaining the federal regulations is an important safeguard which needs to be retained.

The President recently announced a national commitment to increasing home ownership, especially among minorities and others who may face significant challenges as first time homebuyers. Therefore, this would be the wrong time for the federal government to make any changes in regulations that could even bear the appearance of weakening our commitment to fairness and equity in housing.

Please reconsider alteration of the Parity Act.

Thank you,

Ken Oenbrink