## Evans, Sandra E

From: Sent: To: Cc: Subject: Kristen Blakley [Kblakl@INHP.ORG] Monday, June 24, 2002 5:02 PM 'regs.comments@ots.treas.gov' 'lking@ncrc.org'; Todd Sears Attention: Docket No. 2002-17

June 24, 2002

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

Attention: Docket No. 2002-17

To Whom it May Concern:

As a member of the National Community Reinvestment Coalition, the Indianapolis Neighborhood Housing partnership supports the proposed changes to the Office of Thrift Supervision's regulations implementing the Alternative Mortgage Transaction Parity Act (AMTPA). The Indianapolis Neighborhood Housing Partnership works to limit predatory lending in the Indianapolis area.

The Indianapolis Neighborhood Housing Partnership believes that limiting prepayment penalties across the board would have achieved a greater degree of uniformity in the regulatory framework for different institutions. If the OTS does not adopt a more prescriptive approach, the Indianapolis Neighborhood Housing Partnership strongly urges the OTS to stick with its proposal and to resist industry calls to weaken its proposed regulatory changes.

Sincerely,

Kristen Blakley Director of Research

cc: National Community Reinvestment Coalition

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