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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:

I've been doing some research into purchasing a home. Please do not change the federal law known as the Parity Act.

As a recent college graduate, I am considering the purchase of a new home with my husband. I am concerned any change in alternative mortgage transaction laws would lessen the options for financing available to me, or make those options less affordable. As a new homebuyer, I worry that without federal regulation, acquiring a mortgage would become more difficult. Our home purchase could be considered a "starter home" and perhaps best financed with a "balloon" mortgage. I want to make sure that option is available, and that we would not be "punished" for prepayment of our loan.

I'm not comfortable leaving this decision up to our state legislators. I like things the way they are.

Please place this correspondence in the Federal Register.

Thank you,

  
Carey Blacketer