

April 21, 2008

The Honorable Brian Montgomery  
Assistant Secretary for Housing-Federal Housing Commissioner  
U.S. Department of Housing and Urban Development  
451 7<sup>th</sup> Street, S.W.  
Washington, DC 20410

Dear Assistant Secretary Montgomery:

I am writing to request that the Department extend the public comment period for the proposed Real Estate Settlement Procedures Act (RESPA) rule that was published in the *Federal Register* on March 14, 2008 ("Proposed Rule to Simplify and Improve the Process of Obtaining Mortgage") from 60 to 120 days.

I appreciate your efforts to simplify RESPA disclosures in order to give borrowers the information they need to make informed decisions as they shop for a mortgage. However, the proposed rule with its appendices and Regulatory Impact Analysis is several hundred pages in length and covers a number of subjects beyond disclosures that have not previously been the subject of public comment. In addition, it is important to analyze their interaction with state laws and practices and with other federal laws and regulations as well as the practical implications of a number of provisions.

Given the potentially far-reaching impact of RESPA regulatory changes that has been made so apparent in rulemaking proceedings over the past several years, I believe it is reasonable to request that we have an additional 60 days to comment.

I appreciate your consideration of my concerns and look forward to a positive outcome on this matter.

Sincerely,