April 22, 2019

Dear Home Buyer:

We believe that the FHA recently violated federal law by making changes to its insurance program that may prevent us from helping you with your down payment. This was done without first following the proper process of public notification, allowing for a public comment period, considering the comments in their final policy, and then providing a transition period for any changes that will go into effect. Instead, they are attempting to implement new policies based on supposition and without any facts to support them. This reckless application of power needs to be stopped. The best way we can do so is to share your story as a homebuyer who may have the opportunity to purchase a home either postponed or eliminated because you are now unable to receive down payment funds. The ideal format is if you will **send us an email** that includes your name, location, how you will be affected if you cannot receive down payment funds from us, and permission to share your story. If you do not feel comfortable in doing this, you can answer the questions below and simply return this letter:

How long ago did you begin the process to buy a home?

How much money have you spent qualifying for your loan?

Have you found a home to buy and if so, is it under contract?

What damages will you experience if you are unable to receive down payment funds to buy a home?