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National Association of Federal Credit Unions | [www.nafcu.org](http://www.nafcu.org)

April 14, 2015

The Honorable John Boehner  
Speaker  
U.S. House of Representatives  
Washington, D.C. 20515

The Honorable Nancy Pelosi  
Minority Leader  
U.S. House of Representatives  
Washington, D.C. 20515

**Re: Support H.R. 650 the "Preserving Access to Manufactured Housing Act"**

Dear Speaker Boehner and Leader Pelosi:

On behalf of the National Association of Federal Credit Unions (NAFCU), the only trade association exclusively representing our nation's federally chartered credit unions, I write today as the House prepares to vote on H.R. 650, the *Preserving Access to Manufactured Housing Act*. NAFCU supports this legislation and urges you to vote in favor of this important measure.

This bipartisan legislation introduced by Representatives Fincher, Sewell, Barr, and Sinema would modify the definitions of a mortgage originator and a high-cost mortgage to ensure that consumers of small-balance mortgage loans, including manufactured housing loans, will have access to credit. Working families across the country, particularly in rural America, depend on access to financing for affordable manufactured homes and this bill addresses an important barrier to entry in the marketplace. NAFCU supports the efforts to correct the federal regulations that have negatively impacted credit availability for the purchase of manufactured homes.

Thank you for your attention to this important matter. If my staff or I can be of assistance to you, or if you have any questions regarding this issue, please feel free to contact me or NAFCU's Vice President of Legislative Affairs Brad Thaler at (703) 842-2204.

Sincerely,

Carrie R. Hunt  
Senior Vice President of Government Affairs and General Counsel

cc: Members of the United States House of Representatives