

March 23, 2016

The Honorable Mel Watt, Director
Federal Housing Finance Agency

Timothy Mayopoulos, President & CEO
Fannie Mae

Donald H. Layton, CEO
Freddie Mac

Dear Director Watt, Mr. Mayopoulos, and Mr. Layton:

We are submitting this joint letter out of our concern that an important opportunity to help improve language access for people who are not fluent in English is being lost.

Not including language preference in the Uniform Residential Loan Application (URLA) would be a serious setback for mainstreaming language access and for helping consumers who are not fluent in English get correct and understandable information. During the predatory lending era and the foreclosure crisis, people who were not fluent in English misunderstood or were misled because the communications were not in a language they could understand.

Allowing mortgage applicants to choose in which language they are most comfortable in communicating addresses a major problem of lenders and servicers working with limited English proficiency (LEP) populations and collecting this information through the URLA is the most comprehensive way to do so, because every mortgage borrower fills one out.

Including language preference in the URLA redesign will also allow language preference to be a data field included in the Uniform Mortgage Data Program. This information will then be available to the lender and to mortgage servicers, regardless of how often the loan or servicing rights are sold.

Fannie Mae, Freddie Mac, FHFA, and housing advocates have been engaged in a fruitful discussion on how best to address the language needs of LEP applicants. These groups are set to meet with the Consumer Financial Protection Bureau to explore ground rules for how lenders and servicers can collect the language needs of applicants. It would be a terrible mistake to close the redesign of the mortgage application without taking action on this problem. The redesign of the mortgage application is a massive change for the industry. It has been two decades since the last major URLA changes and it will be a long time before this opportunity comes again.

The mortgage industry needs thoughtful leadership to aggressively address the language needs of their customers. Frankly the mortgage industry is out of step with the demographics and language needs of the current marketplace. We are eager to work with you and other stakeholders to develop best practices and ground rules for the best way to communicate with limited English proficiency populations. However, step one in that process is including language preference in the URLA, so that lenders and servicers can know in which language the borrower prefers to communicate.

We would greatly appreciate a meeting with you and your staff and representatives of the undersigned stakeholders. For follow-up, please feel free to contact Bruce Dorpalen of the National Housing Resource Center at (215) 765-0048 and bdorpalen@hsgcenter.org, or Rob

Randhava of The Leadership Conference on Civil and Human Rights at (202) 466-3311. Thank you for your consideration.

Sincerely,

National Organizations

A. Philip Randolph Institute
Alliance for a Just Society
American-Arab Anti-Discrimination Committee (ADC)
Americans for Financial Reform
Asian Americans Advancing Justice - AAJC
Center For Responsible Lending
Consumer Action
HomeFree-USA
Housing Partnership Network
LatinoJustice PRLDEF
The Leadership Conference on Civil and Human Rights
NAACP
NAACP Legal Defense Fund
National Association of Consumer Advocates
National Association of Human Rights Workers
National Black Justice Coalition
National CAPACD
National Center for Lesbian Rights
National Consumer Law Center (on behalf of its low-income clients)
National Council of Asian Pacific Americans (NCAPA)
National Council of La Raza
National Education Association
National Fair Housing Alliance
National Fair Housing Alliance
National Housing Law Project
National Housing Resource Center
National LGBTQ Task Force
National People's Action
National Urban League
Poverty & Race Research Action Council

Local and Regional Organizations

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| ACCESS | Medford | OR |
| Access Living | Chicago | IL |
| Administration of Resources and Choices | Tucson | AZ |
| Affordable Housing Alliance | Neptune | NJ |
| Affordable Housing Centers of Pennsylvania | Philadelphia | PA |
| Arizona Housing Alliance | Phoenix | AZ |
| ASIA INC | AKRON | OH |
| Asian Law Alliance | San Jose | CA |

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| Asian-American Homeownership Counseling, Inc. | Rockville | MD |
| AsianCDC | Boston | MA |
| Avenue CDC | Houston | TX |
| Better Family Life, Inc. | St. Louis | MO |
| Boulder County Housing and Community Education | Boulder | CO |
| Boulder County Housing and Financial Counseling Program | Boulder | CO |
| California Reinvestment Coalition | San Francisco | CA |
| Campeños Sin Fronteras | Somerton | AZ |
| CARECEN-Central American Resource Center | Washington | DC |
| CCCS of Northern Illinois, Inc. | Woodstock | IL |
| CDC of Tampa | Tampa | FL |
| Center for NYC Neighborhoods | New York | NY |
| Center For Pan Asian Community Services | Atlanta | GA |
| Center for Pan Asian Services, Inc. | Atlanta | GA |
| CFORM/Covenant Community Development Corporation | Tupelo | MS |
| Chhaya CDC | Jackson Heights | NY |
| Chicanos Por La Causa | Phoenix | AZ |
| Chinese American Service League | Chicago | IL |
| Clarifi | Philadelphia | PA |
| Colorado Housing Counseling Coalition | Denver | CO |
| Community Concepts | Lewiston | ME |
| Connecticut Fair Housing Center | Hartford | CT |
| Consumer Credit Counseling Service of Buffalo, Inc. | West Seneca | NY |
| Council for Native Hawaiian Advancement | Kapolei | HI |
| CSNV | Las Vegas | NV |
| DASH for LaGrange, Inc. | LaGrange | GA |
| El Centro de la Raza | Seattle | WA |
| Empire JusticeCenter | Albany | NY |
| Empowering and Strengthening Ohio's People (ESOP) | Cleveland | OH |
| Ford Heights Community Service Organization | Ford Heights | IL |
| Faith Fellowship CDC | Sayreville | NJ |
| Garwyn Oaks Northwest Housing Resource Center | Baltimore | MD |
| Gateway Community Action | West Liberty | KY |
| Genesis Housing Development Corporation | Chicago | IL |
| Good Neighbor Foundation HomeOwnShip Centet | Franklin | TN |
| Greensboro Housing Coalition | Greensboro | NC |
| Hmong American Partnership | Saint Paul | MN |
| HomeSmartNY | | NY |
| Homeward | Missoula | MT |
| Housing America Corporation | Somerton | AZ |
| Housing and Education Alliance | Tampa | FL |
| Housing Help Inc. | Greenlawn | NY |
| Housing Opportunities of Fort Worth, Inc. | Fort Worth | TX |
| Housing Options & Planning Enterprises, Inc | Oxon Hill | MD |
| HPPCARES | Long Beach | CA |

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| Human Development Services of Westchester | Mamaroneck | NY |
| Indo-American Center | Chicago | IL |
| Integra Home Counseling, Inc. | Tannersville | PA |
| Klamath & Lake Community Action Services | Klamath Falls | OR |
| Korean American Community Services | Chicago | IL |
| Korean Resource Center | Los Angeles | CA |
| La Fuerza Unida, Inc. | Glen Cove | NY |
| Lao Assistance Center of Minnesota | Minneapolis | MN |
| Latin United Housing Community Association (LUCHA) | Chicago | IL |
| Lawrence CommunityWorks, Inc. | Lawrence | MA |
| Live The Dream Development, Inc. | Bowling Green | KY |
| Louisville Urban League | Louisville | KY |
| MA Communities Action Network | Boston | MA |
| MFY Legal Services, Inc. | New York, | NY |
| MHANY Management, Inc | Brooklyn | NY |
| NANAY CEDC | North Miami | FL |
| Nazareth Housing Services | Pittsburgh | PA |
| Neighborhood Housing Services of Baltimore | Baltimore | MD |
| Neighborhood Housing Services of Greater Cleveland | Cleveland | OH |
| Neighborhood Housing Services of New York City, Inc. | New York | NY |
| NeighborWorks Rochester | Rochester | NY |
| New Economics for Women | Los Angeles | CA |
| New Level CDC | Nashville | TN |
| Northside Community Development Corporation | Chicago | IL |
| Northwest Side Housing Center | Chicago | IL |
| NZBC Urban Corp | Shreveport Bossier | LA |
| Philadelphia Chinatown Development Corporation | Philadelphia | PA |
| Real Estate, Education & Community Housing, Inc. | Palm Beach Gardens | FL |
| Residential Resources, Inc. | Nashville | TN |
| Schuylkill Community Action | Pottsville | PA |
| SER-Jobs for Progress | Miami | FL |
| Southeast Community Development Corporation | Baltimore | MD |
| Spanish Coalition for Housing | Chicago | IL |
| St. Ambrose Housing Aid Center | Baltimore | MD |
| St. James Parish DHR | Convent | LA |
| St. Petersburg Neighborhood Housing Services, Inc. dba | St. Petersburg | FL |
| Neighborhood Home Solutions | Raleigh | NC |
| Telamon Corporation | Los Angeles | CA |
| Thai Community Development Center | Northbrook | IL |
| Vietnamese American Nurses Association of Illinois | Buffalo | NY |
| West Side Neighborhood Housing Services Inc. | White Plains | NY |
| Westchester Residential Opportunities Inc | Chicago | IL |
| Woodstock Institute | Chicago | IL |
| Urban League of Hampton Roads, Inc. | Virginia Beach | VA |