

Office of Thrift Supervision Dept of the Treasury
1700 G Street NW
Washington, DC 20552

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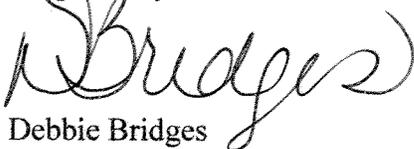
To Whom It May Concern;

I am writing to express my opposition to the NMLS and S.A.F.E. act. I am employed by a federally regulated credit union. We have policies and bi-laws as well excellent reviews of our mortgage program by auditors. Our mortgage loans are NEVER sold after closing. I believe the problem with the mortgage crisis is not with regulated institutions, but with commissioned brokers. I do not feel that I, as an individual, or as an employee of the credit union should have to comply with such rigorous training and unnecessary fees.

I am also very concerned with the amount of personal information required to register and/or license. Who will have access to this? How will this information be regulated and will it be available to the public? With all the identity theft and personal information being compromised, I am not comfortable providing such extensive information.

I hope this bill is reviewed and amended to affect commissioned mortgage brokers and not regulated financial institutions.

Respectfully,



Debbie Bridges
Asst. Vice President, Downtown
Tulsa Federal Credit Union
-formally: Tulsa Federal Employees Credit Union