

July 1, 2009

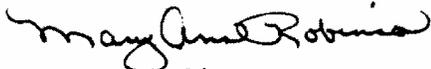
Office of Thrift Supervision
Department of the Treasury
1700 G Street NW
Washington, DC 20552

Dear Sirs;

Please reconsider the SAFE Mortgage Licensing Act. The licensing should apply to mortgage brokers not to financial institutions who are already regulated by government entities. The ACT will place a hardship on the employer by adding additional expenses for training, licensing, and employee turnover. We prides ourselves in hiring quality trained individuals and don't want to place their privacy in jeopardy.

Remember not everyone who applies for a mortgage loan will qualify. When are we going to get back to the basic principle of taking responsibility for our own actions, instead of blaming someone else.

Sincerely,



Mary Ann Robinson
Administrative Secretary