



January 11, 2017

The Honorable Mike Crapo, Chairman  
The Honorable Sherrod Brown, Ranking Member  
Senate Committee on Banking, Housing, and Urban Affairs  
534 Dirksen Senate Office Building  
Washington, D.C. 20510

Distinguished Senators,

The continued strength of our economy is contingent on the vitality of our real estate markets. As the protectors of property rights, the over 6,000 member companies of the American Land Title Association are encouraged by the opportunities provided by change to explore new measures to promote homeownership. The nomination of Dr. Ben Carson as the Secretary of the Department of Housing and Urban Development, provides the committee the chance to discuss ways to rejuvenate urban cores and strengthen communities.

ALTA and its members look forward to working with Dr. Carson to promote policies that will strengthen the nation's housing and ensure all consumers looking to purchase a home have access to affordable credit. We look forward to working with Dr. Carson and his team to continue to ensure that HUD, the Federal Housing Administration and Ginnie Mae can continue to play a vital role in supporting American communities through homeownership. We wish Dr. Carson great success over these next four years.

Sincerely

Michelle K. Korsmo  
Chief Executive Officer  
American Land Title Association