



EXECUTIVE BOARD

Rep. Judy Chu, Chair
Sen. Tammy Duckworth
Sen. Kamala Harris
Sen. Mazie Hirono
Sen. Brian Schatz
Rep. Ami Bera
Rep. Ed Case
Rep. Gil Cisneros
Rep. TJ Cox
Rep. Tulsi Gabbard
Rep. Jimmy Gomez
Rep. Al Green
Rep. Pramila Jayapal
Rep. Ro Khanna
Rep. Andy Kim
Rep. Raja Krishnamoorthi
Rep. Barbara Lee
Rep. Ted Lieu
Rep. Doris O. Matsui
Rep. Grace Meng
Rep. Stephanie Murphy
Rep. Gregorio Sablan
Rep. Michael San Nicolas
Rep. Bobby Scott
Rep. Mark Takano

ASSOCIATE MEMBERS

Sen. Jackie Rosen
Rep. Pete Aguilar
Rep. Colin Allred
Rep. Nanette Barragán
Rep. Karen Bass
Rep. Suzanne Bonamici
Rep. Brendan Boyle
Rep. Salud Carbajal
Rep. Katherine Clark
Rep. Gerald Connolly
Rep. Lou Correa
Rep. Susan Davis
Rep. Suzan DelBene
Rep. Debbie Dingell
Rep. Anna Eshoo
Rep. Lizzie Fletcher
Rep. Marcia Fudge
Rep. Deb Haaland
Rep. Katie Hill
Rep. Steven Horsford
Rep. Hakeem Jeffries
Rep. Susie Lee
Rep. Zoe Lofgren
Rep. Alan Lowenthal
Rep. Carolyn Maloney
Rep. Jerry McNerney
Rep. Gregory Meeks
Rep. Jerrold Nadler
Rep. Grace Napolitano
Rep. Scott Peters
Rep. Katie Porter
Rep. Jamie Raskin
Rep. Harley Rouda
Rep. Lucille Roybal-Allard
Rep. Linda Sánchez
Rep. Janice Schakowsky
Rep. Adam Schiff
Rep. Kim Schrier
Rep. Brad Sherman
Rep. Haley Stevens
Rep. Adam Smith
Rep. Jackie Speier
Rep. Thomas Suozzi
Rep. Eric Swalwell
Rep. David Trone
Rep. Juan Vargas
Rep. Nydia Velázquez
Rep. Maxine Waters
Rep. Bonnie Watson Coleman

August 15, 2019

Director Mark A. Calabria
Federal Housing Finance Agency
400 7th St SW
Washington, DC 20219

Re: Removal of Borrower's Preferred Language Question from the Uniform Residential Loan Application (URLA)

Dear Director Calabria:

On behalf of the Congressional Asian Pacific American Caucus (CAPAC), we write to express our strong opposition to your recent decision to remove the borrower's language preference question from the redesigned Uniform Residential Loan Application (URLA) form.

This mortgage application form was revised on October 20, 2017 to prioritize access to credit and homeownership for qualified mortgage borrowers with limited English proficiency (LEP). As LEP homebuyers make up a growing share of the mortgage market, mortgage originators and servicers have an obligation to ensure that LEP homebuyers have the resources they need to make informed decisions throughout the significant and complex process of purchasing a home. This is why the inclusion of this question on the URLA form is necessary for LEP individuals who struggle to communicate with mortgage servicers and originators.

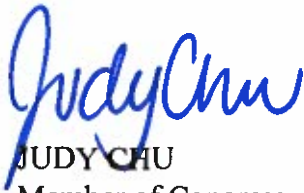
We are deeply concerned about the impact your decision to remove this question will have on Asian American and Pacific Islander (AAPI) homeownership. The AAPI community has one of the highest rates of LEP persons with over one third of AAPIs being limited English proficient. AAPI homeownership also continues to fall behind the national average due to a number of factors, including language barriers and lack of understanding of the home buying process. For instance, LEP homebuyers often misunderstand the terms of their mortgages due to language barriers, such as believing they have a fixed-rate mortgage when the rate is in fact adjustable. Language barriers also are significant factors when homeowners fall behind on their mortgage payments and are forced to navigate the complex financial landscape of the loss mitigation process.

It is for these reasons that CAPAC urged the creation of a standardized question on the URLA, the mortgage application form used by virtually all lenders, to indicate the borrower's preferred language. The inclusion of preferred language data fields in the URLA would ensure that this important information is collected from virtually every homebuyer, included in the Uniform Mortgage Data Program, and used to provide a clear

process for mortgage originators and servicers to identify their customers' language needs. Moreover, the question includes disclosure language to mitigate legal concerns raised by lenders and does not obligate mortgage originators and servicers to conduct communications in the preferred language of the borrower, as noted on the URLA form.

As such, we urge you to immediately reinstate the borrower's language preference question on the URLA and ensure that all Americans, regardless of their language proficiency, have equal opportunities and access to homeownership.

Sincerely,



JUDY CHU
Member of Congress
CAPAC Chair



AL GREEN
Member of Congress
CAPAC Housing Task Force Chair