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## United States Senate

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June 20, 2006

Ms. Wendy Whitaker  
1094 Second Street Pike  
Richboro, PA 18954

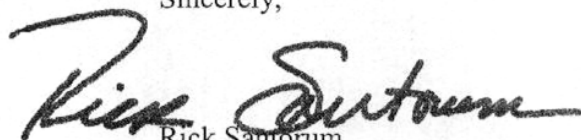
Dear Ms. Whitaker,

Thank you very much for your support of the Reverse Mortgages to Help America's Seniors Act, S. 1710, and for participating in the May 19<sup>th</sup> hearing before the Senate Banking Subcommittee on Housing and Transportation. It is my hope that this legislation will help alleviate the financial burdens that many senior citizens face by allowing them to convert part of their home equity into tax-free income. It is clear that a current cap, which limits the number of reverse mortgages that can be insured by the Federal Housing Administration, is no longer necessary. This program has grown tremendously in the last few years and the elimination of the cap will provide more seniors another option in maintaining their economic independence.

I appreciated your comments on behalf of your elderly clients and the unique benefits of the Home Equity Conversion Mortgage program. Your personal familiarity with the seniors who decide to engage in the reverse mortgage process, as well your involvement with the process itself, provided invaluable insight for the subcommittee. The personal stories you supplied were also an important aspect of the hearing. This Act would help Mortgage Mobility as well as your senior clients, and I am grateful for your unique and valuable perspective that truly enhanced our program.

Thank you again for your time and dedication on this matter. I look forward to working with you in the future as we continue towards the goal of providing better lives for our senior citizens.

Sincerely,



Rick Santorum  
United States Senate

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