



March 13, 2014

The Honorable Andy Barr
United States Congress
1432 Longworth Building
Washington, DC 20515

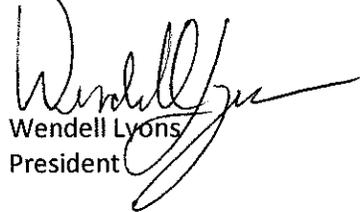
Dear Congressman Barr:

On behalf of the credit unions in Kentucky, we wanted to say thank you for introducing H.R. 2672, CFPB Rural Designation Petition and Correction Act. This legislation will be helpful to credit unions, offering mortgages with balloon-payment features in underserved areas and assist in satisfying all of the "ability to repay" requirements of CFPB's ability-to-repay/QM rule.

In addition, we want to thank you for your co-sponsorship of H.R. 3211, Mortgage Choice Act and H.R. 1077, Consumer Mortgage Choice Act.

Our credit unions appreciate all of your efforts in pursuing needed regulatory relief for the financial industry. If we can be a resource in your continued efforts, please do not hesitate to contact us.

Sincerely,

A handwritten signature in black ink, appearing to read "Wendell Lyons".

Wendell Lyons
President