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*President and CEO*

February 14, 2018

The Honorable Paul D. Ryan  
Speaker  
U.S. House of Representatives  
Washington, D.C. 20515

The Honorable Nancy Pelosi  
Democratic Leader  
U.S. House of Representatives  
Washington, D.C. 20515

Dear Speaker Ryan and Democratic Leader Pelosi:

On behalf of the nearly 5,700 community banks represented by ICBA, I write to express our support for two bipartisan bills scheduled for floor consideration today. **ICBA urges all members of the House to vote YES on the following bills:**

**The Protecting Consumers' Access to Credit Act (H.R. 3299)**, sponsored by Rep. Patrick McHenry and Greg Meeks, would restore the “valid-when-made” doctrine, overturning the *Madden v. Midland Funding* case. H.R. 3299 will ensure continued access to credit by providing that a loan that is valid under federal law will remain valid when sold or reassigned to a third party.

**The TRID Improvement Act (H.R. 3978)**, sponsored by Reps. French Hill and Ruben Kihuen, clarifies the disclosure of home owners’ title insurance. The current disclosure of title insurance is often confusing for consumers.

Taken together, the bills noted above would facilitate the flow of credit to consumers that is so important to sustaining and growing our economy.

Thank you again for scheduling floor consideration of these important bills.

Sincerely,

/s/

Camden R. Fine  
President & CEO

CC: Members of the U.S. House of Representatives