

Feb. 17<sup>th</sup> 2022

Regarding bill HB809

Good day Vanessa!

I am writing to you on a topic you wouldn't associate with me. I am usually supporting immigration bills. However, HB 809 is near and dear to me.

I retired as a Mortgage broker/banker which I diligently and proudly worked for thirty years, helping people obtain mortgages in order to facilitate the purchase of their homes. My husband is a veteran. My husband is a disabled veteran from the Vietnam War. Fortunately he is not 100% disabled. Fortunately he came through with little issues on his back. This is not the case for many veterans. When a veteran is 100% disabled, it is difficult to get the assistance the veteran needs. To dance around having to apply after the fact, and not have the additional ability to qualify for more home is really a burden to the veteran. I support this bill because it removes an obstacle at the time of purchase. Knowing the buyer is approved to have his taxes waived will allow him or her to have greater purchasing power, and perhaps make the difference of perhaps 50,000+ difference in sales price. It really matters. If you have any questions on how this works, please, don't hesitate to call me, I can explain to you how underwriting works and how much of a difference this will make in their ability to qualify for a mortgage.

The least we can do for our veterans is to support them with services that frankly won't cost a penny more but can be life changing. This matters.

Thank you for your consideration and I look forward to hearing this bill passed with flying colors. This is one for a win/win column.

Thank you for all that you do and your commitment to make Maryland a better place to live. It matters.

Sincerely,

Nadine Bernard

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