



DEPARTMENT OF THE TREASURY  
WASHINGTON, D.C. 20220

July 7, 2010

Samuel Mannino  
Investors First Capital  
191 Anaconda Drive  
Pennsylvania Furnace, PA 16865

Dear Mr. Mannino:

Thank you for your letter regarding your firm's offer for help with the housing situation. Please accept our sincere apology for the delayed response.

As you may be aware, in March of 2009, the Administration introduced the Making Home Affordable (MHA) program, a comprehensive plan to help stabilize the housing market, expand access to today's lower mortgage interest rates, and offer millions of Americans the opportunity to reduce their monthly mortgage payments. Since that announcement, Treasury has received an overwhelming number of proposals, ideas, reports, and inquiries from people and businesses across the country, each of whom share our interest in improving the program and helping America's homeowners.

Please know that we very much appreciate your thoughts and ideas on how to best address the very important issues facing our nation, particularly those related to homeownership and foreclosure. As our program evolves, we will keep your feedback in mind, and will contact you should we need more information.

To stay abreast of general program guidance and components, please continue to visit [www.MakingHomeAffordable.gov](http://www.MakingHomeAffordable.gov). Please direct homeowners in need of assistance to call the Homeowner's HOPE™ Hotline at 888-995-HOPE (4673). We also invite you to monitor the program's continued progress at [www.FinancialStability.gov](http://www.FinancialStability.gov), where we post public reports monthly.

We hope you find this information helpful. Thank you again for your letter and for your attention to this important matter.

Sincerely,

Alvina McHale  
Homeownership Preservation Office

MHA#189