



Hon. Bob Brooks

Chair, Subcommittee on Financial Services & Banking
155A East Wing
P.O. Box 202054
Harrisburg, PA 17120-2054

April 28, 2021

Dear Representative Brooks:

We are a residential mortgage industry member privileged to do business in Pennsylvania. We currently have 3 offices with 1 in Pennsylvania, and 23 out of 205 employees operating in Pennsylvania.

We understand that the Commerce Committee's Subcommittee on Financial Services and Banking is holding a public hearing on Monday, May 3 to consider proposed legislation on permitting mortgage originators and other employees of a licensee to work from remote locations.

We are writing to express our strong support for such legislation. The COVID-19 Pandemic has demonstrated that nearly all critical operational functions for our company can take place through technology assisted remote working. With the right technology and training in place, our customers have an identical customer experience with an employee working from home as in an office.

Additionally, employees are not meeting customers or keeping records in their homes. Regulatory supervision does not change, employees are supervised as they would be at a licensed location, and non-public information will be protected as required by existing cybersecurity protocols for on-site operations.

Continued flexibility about the workplace, in part as a result of the Covid-19 pandemic, will help our business and our customers. We support an amendment to the Mortgage Licensing Act which permits remote work thought a licensed location of the company without being physically present at that location.

Very truly yours,

Bill Bogle, Chief Operating Officer

bill@filomortgage.com

500 Office Center Drive, Suite 400, Fort Washington, PA 19034
1-800-951-4732

NMLS# 1928741