



1050 Woodward Avenue
Detroit, Michigan 48226
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April 29th, 2021

Re: Public Comment on HCO 1680

To the House Commerce Subcommittee on Financial Services, and Banking,

My name is Charles Franciscus, I live in Bethel Park, PA and I am a Senior Mortgage Banker with Quicken Loans. More flexibility with my licensing allows me the opportunity to do business with family and friends who know, like and trust me with their homes as well as expand relationships with local real estate agents. This would mean more income for me and my family and would free up additional cash flow.

Thank you for considering this important piece of legislation. My hope is that it will pass and improve me and my family's quality of life.

Sincerely,

Charles J. Franciscus
Senior Mortgage Banker I
Quicken Loans