Congress of the United States Washington, DC 20515

February 5, 2009

The Honorable Ben S. Bernanke Chairman Board of Governors of the Federal Reserve System 20th Street and Constitution Ave, NW Washington, DC 20551

Dear Chairman Bernanke:

It is our understanding that you will announce the final terms of the Term Asset-Backed Securities Loan Facilities (TALF) program in the near future. As you finalize these plans, we wish to encourage you to include provisions to ensure financial institutions have the ability to expand their business and consumer lending. In particular, the recreational vehicle (RV) industry in our districts has been devastated by the recent economic downturn. The situation is worsened by the fact that many qualified borrowers have been unable to obtain consumer financing to purchase RVs, and dealers have been unable to secure inventory financing.

As you know, on January 21, 2009, with our support the House passed H.R. 384, The TARP Reform and Accountability Act, which contained provisions designed to encourage such lending. Specifically, Section 401 of the bill authorizes the Secretary of Treasury to establish or support facilities to encourage the availability of consumer loans for autos and other vehicles, which would include recreational vehicles. Section 404 authorizes the Secretary to establish a support facility to encourage the availability of small business loans, including dealer floor plan financing. We believe it is the intent of the House that this dealer floor plan financing include the RV industry as well. As you and your staff finalize these guidelines to financial firms, we strongly urge you to include the substance of these two provisions from H.R. 384.

Thank you for your consideration of our request. We look forward to working with you to help strengthen our banking system, so that American businesses can once again begin to grow and create jobs.

Sincerely,

Mark Souder
Member of Congress

Member of Congress

Congress of the United States Washington, DC 20515

February 5, 2009

The Honorable Timothy F. Geithner Secretary, U.S. Department of the Treasury 1500 Pennsylvania Avenue, NW Washington, DC 20220

Dear Secretary Geithner:

It is our understanding that you will announce the final terms of the Term Asset-Backed Securities Loan Facilities (TALF) program in the near future. As you finalize these plans, we wish to encourage you to include provisions to ensure financial institutions have the ability to expand their business and consumer lending. In particular, the recreational vehicle (RV) industry in our districts has been devastated by the recent economic downturn. The situation is worsened by the fact that many qualified borrowers have been unable to obtain consumer financing to purchase RVs, and dealers have been unable to secure inventory financing.

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