

April 27, 2021

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

Dear Representative Brooks:

Gateway Mortgage Group is a full-service residential mortgage provider privileged to do business in Pennsylvania and working hard to make the American dream of homeownership come true for residents of the Commonwealth. One of our core values at Gateway is strengthening families and communities through homeownership. We currently have several offices in Pennsylvania and more than 30 employees operating in those offices with more to come.

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. Continued flexibility regarding the workplace, in part as a result of the Covid-19 pandemic, will help our business, and most importantly, our customers in Pennsylvania. We support an amendment to the Mortgage Licensing Act which permits work at home flexibility for mortgage originators.

Very truly yours,

Thomas P. Lynch, Jr. PA Mortgage Sales Manager 220 Church St. Philadelphia, PA 19106