

The Finance Commission of Texas

W. D. Hilton, Jr., Chairman
Jeff Austin, Jr.
Steven C. Hastings
Deborah H. Kovacevich
Marlene Martin
Manuel J. Mehos
Buddy Puente, Jr.
John L. Snider
Robert V. Wingo

December 29, 1999

To: All State Legislators, State-chartered Banks, and Interested Parties

Subject: Access to Financial Services Studies – Home Equity Lending in Texas

Enclosed is a copy of the recently-completed Study on Home Equity Lending in Texas, performed by Analytica, Inc. of Houston. This is the second in a series of Access to Financial Services Studies being performed by the Finance Commission of Texas.

The presentation of findings is in two sections: one that addresses issues from a consumer perspective, and one that addresses issues from a lender perspective.

The study is available on the Finance Commission's website at www.fc.state.tx.us, or by contacting my office.

I would like to thank all the parties that participated in the study. We believe the studies assist the Legislature in identifying important financial issues affecting the state and its citizens.

Sincerely,

Randall S. James
Executive Director

F:\dob\fc\heltr1