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INDEPENDENT REGULATORY REVIEW COMMISSION

333 MARKET STREET, 14TH FLOOR, HARRISBURG, PA 17101

August 5, 2009

Honorable Steven Kaplan, Secretary
Department of Banking
17 North Second Street
13th Floor
Harrisburg, PA 17101

Re: Regulation #3-44 (IRRC #2766)
Department of Banking
Mortgage Licensee Education

Dear Secretary Kaplan:

The Independent Regulatory Review Commission has reviewed your proposed regulation. We have no objections, comments, or recommendations to offer on this regulation. If you deliver the final-form regulation without revisions, and the committees do not take any action, it will be deemed approved.

Sincerely,

Kim Kaufman
Executive Director

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cc: Honorable Donald C. White, Majority Chairman, Senate Banking and Insurance Committee
Honorable Michael J. Stack, III, Minority Chairman, Senate Banking and Insurance Committee
Honorable Peter J. Daley, II, Majority Chairman, House Commerce Committee
Honorable Dick L. Hess, Minority Chairman, House Commerce Committee