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January 4, 2000

Donald S. Clark, Secretary
Federal Trade Commission
Room H-159
600 Pennsylvania Avenue NW
Washington, D.C. 20580

Reference: Advisory Committee on Online Access and Security-Nomination P004807

Dear Secretary Clark:

I am writing to recommend Roy DeLoach for a position on the FTC Advisory Committee on Online Access and Security. I believe Mr. DeLoach possesses the technical and legal backgrounds to make a valuable contribution to the Committee.

Mr. DeLoach's background is well suited for the Advisory Committee. He is an attorney and has worked on credit union, real estate, mortgage, and banking issues. He has worked in policy making roles with the National Association of Realtors and America's Community Bankers. He is presently in the private sector with Homes.com, an Internet company handling consumer information relating to real property, mortgage transactions, consumer credit inquiries and other highly sensitive data transferred over the Internet. In addition, Mr. DeLoach has served on other Administration working groups on housing and mortgage related matters. He has strong interpersonal skills and leadership abilities.

I have worked with Mr. DeLoach for many years on a variety of public policy issues. I believe his background and balanced approach to public policy issues, both consumer protection and business interests, make him an ideal candidate for examining fair information access and security practices for Internet sites. His representation of real estate transaction interests on the Committee would be invaluable.

I highly recommend him for a position on the Advisory Committee.

Sincerely,



Tim Johnson
United States Senate