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Hon. Tammy Baldwin
United States Senator
709 Hart Senate Office Building
Washington, DC 20510

Hon. John Cornyn III
United States Senator
517 Hart Senate Office Building
Washington DC 20510

Dear Senators Baldwin and Cornyn:

The American College of Bankruptcy is an honorary association of almost 900 bankruptcy and insolvency professionals. The College plays an important role in sustaining professional excellence in the bankruptcy field. College Fellows include commercial and consumer bankruptcy attorneys, judges, insolvency accountants, turnaround and workout specialists, law professors, government officials and others in the bankruptcy and insolvency community. Its Fellows share a commitment to the bankruptcy system's administration and improvement.

Please accept this letter as the ACB's endorsement of the *Honoring American Veterans in Extreme Need (HAVEN) Act* that we understand you will soon be introducing in the Senate. There is no reasonable basis for the Bankruptcy Code's inequitable treatment of veterans disability benefits, and the ACB fully supports your efforts to rectify this problem through the passage of the HAVEN Act. You are welcome to publicly cite the ACB's support of the HAVEN Act as you deem appropriate to secure the bill's passage.

We note that the views expressed in this statement are those of the American College of Bankruptcy, on whose behalf this statement is issued, and do not necessarily reflect the personal views of any Fellow of the College, or any firm with which one or more Fellows may be affiliated.

On behalf of the ACB and all of its Fellows, we thank you and the co-sponsors of the HAVEN Act for your service to the Country, and, particularly with respect to the HAVEN Act, your work to help disabled veterans in financial distress obtain the relief they need through our bankruptcy system.

We would be grateful if you would keep us abreast of developments with respect to the HAVEN Act, and if you would let us know if there is anything more the ACB can do to support this important piece of legislation.

Sincerely,

Marc A. Levinson, Chair

Mark D. Bloom, President