



March 29, 2018

Attorney General Jeff Sessions
U.S. Department of Justice
950 Pennsylvania Avenue, NW
Washington, DC 20530-0001

Dear Attorney General Sessions:

By now you may be aware of the findings of potential racial discrimination in the residential mortgage lending market that were made public by the Center for Investigative Reporting (Reveal) on February 15, 2018. The enclosed report and the subsequent articles published by Reveal raise disturbing questions regarding mortgage lending practices in Philadelphia and other areas across the country.

We are shocked by the revelations contained in the report. It is appalling that discriminatory practices such as redlining and racial steering may still be employed by financial institutions. If true, these practices can present a serious barrier to homeownership for minority families.

Redlining and racial discrimination have no place in any community, especially not a community as diverse as Philadelphia. These findings must be completely and fully investigated and if the claims are found to have merit, the appropriate and necessary steps should be taken to ensure that these practices cease.

Pennsylvania Attorney General Shapiro and Treasurer Joe Torsella have already announced separate statewide investigations into these allegations. However, many of the financial institutions identified in the report are federally chartered and all are subject to federal fair lending laws. Therefore, we believe a federal investigation into the findings of these reports is both appropriate and necessary. The Department of Justice's Civil Rights Division has the jurisdiction to investigate instances of alleged racial discrimination by financial institutions. We ask that you immediately open an investigation into these alarming allegations. If you would like to discuss this matter further, please feel free to contact our staffs at (202) 224-6324 and (717) 787-7112.

Sincerely,

Robert P. Casey, Jr.
United States Senator

Vincent Hughes
Pennsylvania State Senator