



NATIONAL CREDIT UNION ADMINISTRATION  
Washington, D.C. 20456

Office of General Counsel

GC/MM:sg  
3600  
89-1123

December 1, 1989

Bentley B. Bisbee, Esq.  
77 Sandringham Road  
Rochester, New York 14610-3457

Re: Dr. Carol A. Niznik (Your November 22, 1989,  
Letter)

Dear Mr. Bisbee:

Your client, Dr. Niznik, has a car loan with a Federal credit union ("FCU"). You state that Dr. Niznik is a defense contractor for the United States Department of Defense ("DOD"). You state further that Dr. Niznik is involved in a contract dispute with DOD, and that until this dispute is resolved, she is not required to make payments to the FCU on her car loan. You cite the Federal Emergency Homeowners' Relief Act to support this assertion.

We do not see how the Federal Emergency Homeowners' Relief Act has any bearing on your client's situation. The resolution of this dispute is a matter to be resolved between your client and the FCU.

Sincerely,

*Hattie M. Ulan*

HATTIE M. ULAN  
Associate General Counsel

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