Good Afternoon,

 I have several questions for you to ask yourselves:

 Are lenders aware of the fact that Manufactured/Mobile Home Parks/Communities count toward meeting the requirements for affordable housing? In addition, can help with the housing shortage we are experiencing.

 Are lenders oblivious to the fact that manufactured homes placed in Mobile Home Parks/Communities look, feel, and give owners the same security and living experience as stick-built homes?

 Are lenders overlooking the fact that Manufactured/Mobile Home Parks/Communities have a large number of manufactured homes in them, and that the number will increase as time passes?

 Are lenders realizing that by utilizing Fannie Mae and Freddie Mac, these manufactured homes will be bringing them business?

 Are lenders going to keep passing up the offer to help their industry by utilizing Fannie Mae and Freddie Mac to add fluidity to the lending market?

 Do you not realize that Lenders have an opportunity to increase their sales and financial gains status since the price of manufactured homes is a lot higher than the mobile homes of the past?

 Are lenders chiming in and informing Fannie Mae and Freddie Mac that it is shortchanging the purchasing power of prospective buyers by not providing, as promised, purchasing and upgrading assistance?

 How is it morals are being set aside, and agreements and laws are being ignored when there will always be low-low, low, and moderate income Citizens? The chance for Lenders, Fannie Mae, and Freddie Mac to extend a helping hand has been set forth in written word for you.

 How is it that when agencies and businesses of this Country form methodologies to help mankind, those who agree to provide the methods set forth believe it is okay to tromp on, ignore or break the rules or law and refuse to fulfill the requirements.