

Mr. Alfred M. Pollard, General Counsel  
Federal Housing Finance Agency  
1700 G Street, N.W. Fourth Floor  
Washington, DC 20552  
EMAIL: [RegComments@fhfa.gov](mailto:RegComments@fhfa.gov)  
Subject Line: RIN 2590-AA27

Re: Duty to Serve Manufactured Housing Industry RIN 2590-AA27

Dear Mr. Pollard:

I am one of the roughly 10.8 million people who own and live in a manufactured home and reside in a manufactured home land-lease community. Please consider this letter as a response to the Enterprise Duty to Serve Underserved Markets Notice of Proposed Rule Making and Request for Comments (RIN 2590-AA27) released June 7, 2010 by the FHFA.

In its proposed rule, FHFA indicates that it will not consider supporting manufactured home personal property loans. I am adversely affected by this proposal. Manufactured housing is a key segment of the housing market. Without manufactured housing, millions of families would not even have access to the American goal –and dream – of owning a single-family home. FHFA's initial decision to exclude personal property lending considerations from the GSEs' duty to serve denies millions of Americans the opportunity for homeownership.

Access to a personal property loan is already very difficult to obtain, so participation by the GSEs in this market is critical not only to ensure opportunities for homeownership, but also to provide financing for buyers when existing homeowners need to sell their homes. Market values for resale manufactured homes are severely depressed today because of the lack of available financing, and many families like mine have been hurt as a result. In many cases, families that needed to move for family, health, job, or economic reasons have been unable to sell their homes at any price due to the lack of available financing. **Denying us financing opportunities is unfair and can severely reduce the value of my home. It can destroy equity many have worked so hard to build.**

As a taxpayer, I appreciate the concerns raised by FHFA to ensure the GSEs remain economically viable institutions and that adequate consumer protections are in place. But FHFA and the GSEs also have an obligation to serve manufactured housing and the 10.8 million Americans that currently reside in manufactured home land-lease communities. I believe the manufactured housing industry stands ready to address personal property lending issues identified by FHFA in the proposed rule in a substantive and productive manner that results in economically viable programs that also serve these woefully underserved markets.

**The proposal by FHFA fails to serve the families who enjoy the benefits and the ability to live in manufactured homes and manufactured home communities. As a manufactured homeowner, I urge FHFA to amend its proposed rule to also consider manufactured home personal property loans as part of the GSEs duty to serve.**

Thank you for your consideration of these comments.

Sincerely,

STOP The Financing For MOBILE HOME

(MY AGE IS 80)

*Pine View Terrace*

*Skipper Mobile Home Sales*

LAKEHURST ROAD (Route 530)  
BROWNS MILLS, NEW JERSEY 08015

Phone 609-893-3388

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ADULT MOBILE HOME COMMUNITY • MOBILE HOME SALES, PARTS and SERVICE

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June 22, 2004

Mr. and Mrs. Richard Rowand  
36 Meadowbrook Drive  
Browns Mills, NJ 08015

Dear Mr. and Mrs. Rowand:

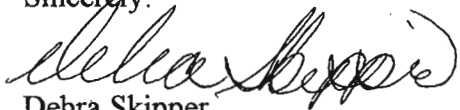
We are in receipt of your letter dated June 17, 2004 in which you state that you do not feed the cats which are running at large outside your home. This office along with many of your neighbors have personally witnessed you placing food outside for them, hence the reason for the numerous cats in your yard, on your cars, on your porch etc. The feeding of all cats outside must cease.

*NO CAT'S  
IN MY YARD*

If you review your lease agreement it does state that any legal cost incurred by this office is your responsibility and will be considered additional rent. To date you owe this office \$50.00 and these monies, as per our attorney's letter, must be paid by June 29<sup>th</sup>, 2004, if it is your sincere desire to avoid court.

We are writing this letter to you instead of having our attorney write this letter to save you an additional \$50.00. All following correspondence regarding this matter will come from Linda Osman, Esquire.

Sincerely:



Debra Skipper  
Manager

Cc. Linda Osman, Esquire

# Pine View Terrace,



July 19, 2010

Dear Pine View Terrace Residents.

The New Jersey Manufactured Housing Association, which we are a member and sit on the Board, has requested that we send the attached letter to all our residents and implore them to sign and forward to the address on the letter or to email it to the Federal Housing Finance Agency. Without financing for our industry, homes will be very difficult to sell. I can guarantee you that our State and Federal Association of the Manufactured Housing Industry is doing everything in their powers to make sure that this proposal does not get passed.

The attached letter must be sent as soon as possible, the deadline is July 22, 2010 for them to receive the letter.

Thanking you in advance for your participation,



Debbie Skipper

Pine View Terrace LLC

PS. Please make sure that your sidewalks are edged, flower beds clean of weeds and grass and that the curblin in front of your homes are clean of weeds.