

Mr. Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
1700 G Street, N.W. Fourth Floor
Washington, DC 20552
EMAIL: 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.

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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.

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Thank you for your consideration of these comments.

Sincerely,

X 
29940 MONTMORENCY
Hometown Novi

Print: HELEN L JONES
Novi, Michigan 48377

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Sincerely,

x María Gonzalez

Print: María Gonzalez

29744 Rousseau Cir lot 102

, Novi, Michigan 48377

Hometown Novi

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x Nadine M. Seaman Print: Nadine Seaman

29744 Charlemagne, Novi, Michigan 48377
Hometown Novi

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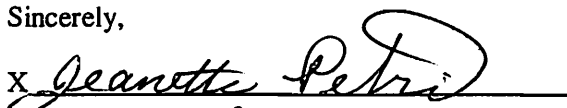
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Sincerely,

X  Print: JEANETTE PETRI
42068 Liberte Drive, Novi, Michigan 48377
Hometown Novi

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Sincerely,

X Charles T. Craig Print: CHARLES T. CRAIG
41872 CHALET DR., Novi, Michigan 48377
Hometown Novi

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Sincerely,

X *Goil Keener* Print: *Goil Keener*

 42043 HATE , Novi, Michigan 48377
Hometown Novi

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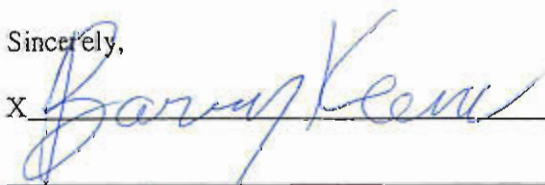
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Print:

Barry Keener

Hometown Novi

, Novi, Michigan 48377

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Sincerely,

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29655 LE GRAND, Novi, Michigan 48377
Hometown Novi

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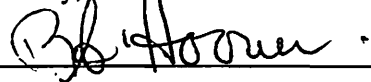
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Sincerely,

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Print: R. A. Hoover

29810 Rousseau Dr., Novi, Michigan 48377
Hometown Novi

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Sincerely,

X

 Print: Donald E. Wright
29715 CHARLEMAGNE, Novi, Michigan 48377

Hometown Novi

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Sincerely,

X Michael Taormina Print: MICHAEL TAORMINA
41805 LIBERTE, Novi, Michigan 48377

Hometown Novi

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Thank you for your consideration of these comments.

Sincerely,

X  Print: MICHAEL LYNN
29801 CHARLEMAGNE, Novi, Michigan 48377

Hometown Novi

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

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

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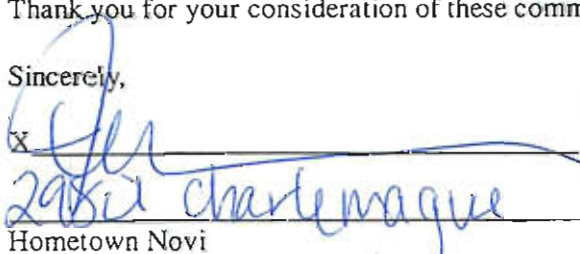
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X


29821 charlemagne
Hometown Novi

Print:



, Novi, Michigan 48377

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EMAIL: RegComments@fhfa.gov
Subject Line: RIN 2590-AA27

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Sincerely,

X Ray Perkins
29782 CAROLSEL

Print: RAYMOND PERKINS

Novi, Michigan 48377
Hometown Novi

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1700 G Street, N.W. Fourth Floor
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EMAIL: RegComments@fhfa.gov
Subject Line: RIN 2590-AA27

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Sincerely,

X 

Print: Thomas VAKKARI

30200 MARQUANT, Novi, Michigan 48377
Hometown Novi

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Federal Housing Finance Agency
1700 G Street, N.W. Fourth Floor
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EMAIL: RegComments@fhfa.gov
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Sincerely,

X Cathy S Price Print: CATHEY PRICE
29949 Montmorency, Novi, Michigan 48377
Hometown Novi

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Federal Housing Finance Agency
1700 G Street, N.W. Fourth Floor
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 Print: Judith Schaefer

25961 Montmorency Dr, Novi, Michigan 48377
Hometown Novi

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Federal Housing Finance Agency
1700 G Street, N.W. Fourth Floor
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X Gary Nordby Print: Gary Nordby
29961 Montmorency Dr, Novi, Michigan 48377
Hometown Novi

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X Mary Pasternacki

Print: GARY PASTERNAKI

29982 MEQUERDALE

, Novi, Michigan 48377

Hometown Novi

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Federal Housing Finance Agency
1700 G Street, N.W. Fourth Floor
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X Robert A. Lehman Print: Robert A. Lehman

30039 Montmorency Dr., Novi, Michigan 48377
Hometown Novi

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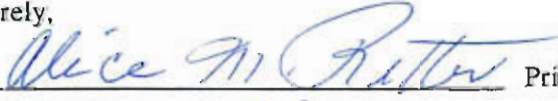
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Sincerely,

X  Print: Alice M. Ritter
42228 AA R01

_____, Novi, Michigan 48377
Hometown Novi

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Federal Housing Finance Agency
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X  _____ Print:  _____
42113 LaROZ _____, Novi, Michigan 48377
Hometown Novi

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X Kathleen A. Weatherbee Print: Kathleen A. Weatherbee

42125 La Roi Dr., Novi, Michigan 48377
Hometown Novi

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Thank you for your consideration of these comments.

Sincerely,

X 

Print: DAVID L WEATHERBEE

42125 LAROI DR, Novi, Michigan 48377
Hometown Novi

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

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

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Sincerely,

X Susan M Vanders
30200 MARQUANT

Print: 7-21-10

_____, Novi, Michigan 48377

Hometown Novi

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Federal Housing Finance Agency
1700 G Street, N.W. Fourth Floor
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EMAIL: RegComments@fhfa.gov
Subject Line: RIN 2590-AA27

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X George B Chapman Print: George B. Chapman
29958 Montmorency, Novi, Michigan 48377
Hometown Novi

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Federal Housing Finance Agency
1700 G Street, N.W. Fourth Floor
Washington, DC 20552
EMAIL: RegComments@fhfa.gov
Subject Line: RIN 2590-AA27

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Sincerely,

X Thomas Matti Print: Thomas Matti
42019 Liberte, Novi, Michigan 48377
Hometown Novi

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Federal Housing Finance Agency
1700 G Street, N.W. Fourth Floor
Washington, DC 20552
EMAIL: RegComments@fhfa.gov
Subject Line: RIN 2590-AA27

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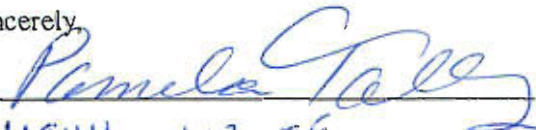
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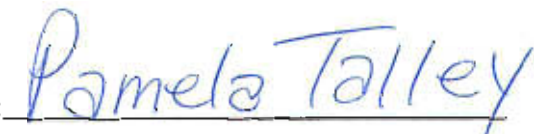
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Sincerely,

X



Print:



41844 LIBC&E, Novi, Michigan 48377
Hometown Novi

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Federal Housing Finance Agency
1700 G Street, N.W. Fourth Floor
Washington, DC 20552
EMAIL: RegComments@fhfa.gov
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Sincerely,

X Michael Kelley Print: MICHAEL KELLELY
30260 MARQUANT, Novi, Michigan 48377
Hometown Novi

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Federal Housing Finance Agency
1700 G Street, N.W. Fourth Floor
Washington, DC 20552
EMAIL: RegComments@fhfa.gov
Subject Line: RIN 2590-AA27

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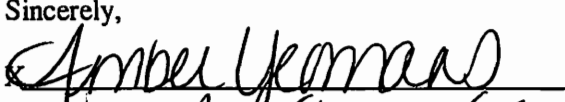
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41875 LaFleur Ct, Novi, Michigan 48377
Hometown Novi

Print: 

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

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Sincerely,

X Barbara J. Harrison Print: Barbara J. Harrison
29921 Adorne Dr 430, Novi, Michigan 48377
Hometown Novi

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

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Sincerely,

X Makini Varkuna Print: Carrie Varkuna
30200 Marguents, Novi, Michigan 48377
Hometown Novi

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Federal Housing Finance Agency
1700 G Street, N.W. Fourth Floor
Washington, DC 20552
EMAIL: RegComments@fhfa.gov
Subject Line: RIN 2590-AA27

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Sincerely,

X: Jenny Harrison
29921 Adorne

Print: Jenny Harrison

, Novi, Michigan 48377
Hometown Novi

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Federal Housing Finance Agency
1700 G Street, N.W. Fourth Floor
Washington, DC 20552
EMAIL: RegComments@fhfa.gov
Subject Line: RIN 2590-AA27

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Print: LARRY J ASHMUN

30206 MONTMORENCY DRIVE, Novi, Michigan 48377
Hometown Novi

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Federal Housing Finance Agency
1700 G Street, N.W. Fourth Floor
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EMAIL: RegComments@fhfa.gov
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Sincerely,

X Valerie Al-Hayom Print: Valerie Al-Hayom
30201 Marquant Ct., Novi, Michigan 48377
Hometown Novi

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Sincerely,

X 

Print: 



, Novi, Michigan 48377

Hometown Novi

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

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

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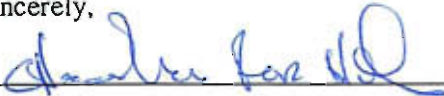
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Sincerely,

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Print: Heather F. M. Hill

30047 Pontonorey, Novi, Michigan 48377
Hometown Novi

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Federal Housing Finance Agency
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Sincerely,

X  _____ Print: JOSHUA R CUIAS
41875 1A Fleur _____, Novi, Michigan 48377
Hometown Novi

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1700 G Street, N.W. Fourth Floor
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Subject Line: RIN 2590-AA27

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x *Verna E. Craig* Print: VERNA E. CRAIG
41877 CHALET DR., Novi, Michigan 48377
Hometown Novi

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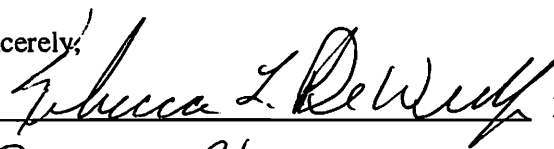
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Sincerely,

x  Print: Rebecca L. Dewulf

29856 Charlemagne, Novi, Michigan 48377
Hometown Novi

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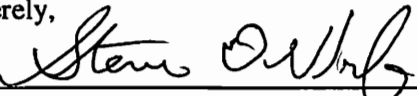
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X  Print: STEVE DEWICK

29856 CHARLEMAGNE, Novi, Michigan 48377
Hometown Novi

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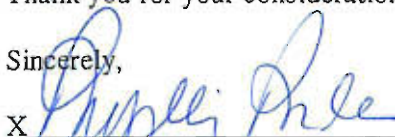
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29720 Pierre Dr.

Print:



Hometown Novi

, Novi, Michigan 48377

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Subject Line: RIN 2590-AA27

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Print: Cashala Pierre

29720 Pierre Dr.

, Novi, Michigan 48377

Hometown Novi

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Sincerely,

X  _____ Print: Anthony Ingram
29770 Pierke dr. _____, Novi, Michigan 48377

Hometown Novi

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Federal Housing Finance Agency
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Sincerely,

X  Print: STEVEN GARTZ
29715 PIERRE, Novi, Michigan 48377
Hometown Novi

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Federal Housing Finance Agency
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Washington, DC 20552
EMAIL: RegComments@fhfa.gov
Subject Line: RIN 2590-AA27

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Sincerely,

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Print:

Daniel R Love

29760 Sheri Dr.

, Novi, Michigan 48377

Hometown Novi

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Federal Housing Finance Agency
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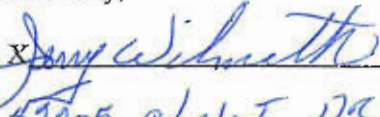
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42305 ChaleT DR
Hometown Novi

Print: 
Novi, Michigan 48377

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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.

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Thank you for your consideration of these comments.

Sincerely,

X Darlene Howe Print: Darlene Howe
29739 Sheri Dr. Novi, Novi, Michigan 48377
Hometown Novi

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

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Sincerely,

X  Print: Julie Dewulf
 Novi, Michigan 48377
Hometown Novi

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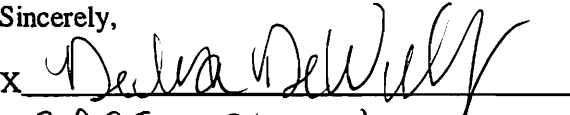

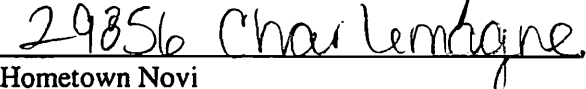
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x  Print: 
 Novi, Michigan 48377
Hometown Novi

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Sincerely,

X Linda Pasternack

Print: LINDA PASTERNAK

29982 MIDVEHOLT, Novi, Michigan 48377
Hometown Novi

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Federal Housing Finance Agency
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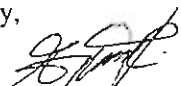
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Sincerely,

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 Print: Fernando Gonzalez

30060 Rossco D.V., Novi, Michigan 48377
Hometown Novi

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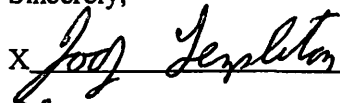
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Print: SCOTT TEMPLETON

29640 CORKMARC DR., Novi, Michigan 48377
Hometown Novi

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Sincerely,

x Allen W. Bailey III Print: Allen W. Bailey III
29640 Charlemagne Dr., Novi, Michigan 48377
Hometown Novi

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Federal Housing Finance Agency
1700 G Street, N.W. Fourth Floor
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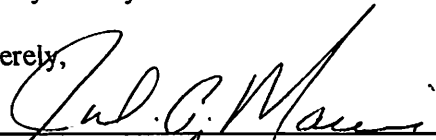
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Sincerely,

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30265 Montmorency
Hometown Novi

Print:

Julie A. Marino

Novi, Michigan 48377

#369

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Federal Housing Finance Agency
1700 G Street, N.W. Fourth Floor
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EMAIL: RegComments@fhfa.gov
Subject Line: RIN 2590-AA27

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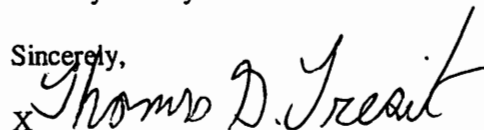
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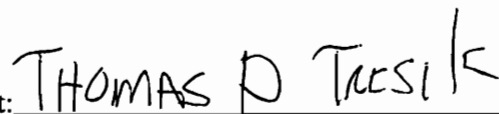
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Sincerely,

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Print:



30265 MONTMORENCY

Novi, Michigan 48377

Hometown Novi

LOT 367

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Print: Donald E Wright
29953 Montross Dr., Novi, Michigan 48377
Hometown Novi

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Federal Housing Finance Agency
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EMAIL: RegComments@fhfa.gov
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Sincerely,

X Maureen Pate Print Maureen Pate

21440 Le Fleur Drive, Macomb, Michigan 48044
Hometown Novi

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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,

X



Print Roger A. Krueger

21440 Le Fleur Drive, Macomb, Michigan 48044
Hometown Novi

Mr. Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
1700 G Street, N.W. Fourth Floor
Washington, DC 20552
EMAIL: 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.

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Sincerely,

X Dwight Miller Print: Dwight P. Miller
29643 CAROUSEL, Novi, Michigan 48377

Hometown Novi

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