

From: [Cliff Davis](#)
To: [FHFA REG-COMMENTS](#)
Subject: Comments/RIN 2590-AA27 "Enterprise Duty to Serve Underserved Markets" [WARNING: SPF validation failed]
Date: Wednesday, March 09, 2016 1:31:06 PM

Cliff Davis
4413 Northern Blvd
Montgomery, AL 36110

March 9, 2016

Dear Alfred Pollard,

I am writing to share my comments on the Federal Housing Finance Agency's (FHFA) proposed rule on "Enterprise Duty to Serve Underserved Markets." The Housing and Economic Recovery Act of 2008 identified manufactured housing as underserved market, and since that time, Fannie Mae and Freddie Mac (GSEs) have done precious little to support this critical source of affordable homeownership. FHFA should require the GSEs to significantly increase their support of manufactured housing through the purchase of home-only, or chattel, loans.

As a caring manufactured home retailer I see hard working families up close and personal. These are good folks but what bothers me the most about my industry is many home-built quality amenities is left out to help keep their payments down so they can afford a descent roof over their heads. Amenities such as overhead ducts, more insulation, low-e windows, solid wood cabinet doors and just a better grade of everything, but our manufacturer's are forced to buy what looks best at as cheap a price as possible to compete with one another. I know with having 35+ years in this industry that a manufactured home can be built to last 100+ years. So please if y'all have any measure of control that will in any way affect the cost of a manufactured home, there's no better group or class of people in this country that would appreciate more than those that rely on a manufactured home as their home.

I look forward to seeing a final rule that supports manufactured housing in way that strengthens the housing market and supports the working class families that choose manufactured housing as their home.

Sincerely,
Cliff Davis