

From: Douglas Malan <dougmalan@gmail.com>
Sent: Friday, September 21, 2012 8:37 AM
To: GFEE Input
Subject: NO to fees against up-to-date homeowners

Hello,

I am adamantly against the FHFA increasing guarantee fees to homeowners who have NEVER been late, let alone missed, any payments on their mortgages. I have been a homeowner in Connecticut for nearly 10 years, and my wife and I have taken responsibility for this privilege. If there was a month in which we needed to cut back extraneous purchases to make sure the mortgage was paid on time and in full, we did it. It is unfair for us to now be charged an additional \$40 to \$80 a year in fees when we have never shown any indication that we cannot pay our mortgage. If the FHFA wishes to charge additional fees to people who miss a payment, that makes sense. At that point, the FHFA can begin to build a buffer to cover fees related to the foreclosure process in Connecticut because the homeowner has entered a "danger zone" related to their ability to pay the mortgage. But to generally apply this extra fee to every homeowner and disregard each homeowner's payment history is wrong. I urge the Agency to apply this fee fairly, as stated above.

Sincerely,

Doug Malan
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