

From: Brian Yuen <brianyuen@solarsonomacounty.org>
Sent: Friday, August 31, 2012 12:31 AM
To: !FHFA REG-COMMENTS
Subject: RIN 2590-AA53

I support residential PACE programs and believe that they are an important tool for making homes more energy efficient and spreading the use of renewable energy through out the United States. PACE gives property owners new options on how to approach their home energy use. Therefore, I reject FHFA's proposed rule and urge you to adopt a rule that would allow Fannie Mae and Freddie Mac to buy and hold mortgages with PACE assessments if they:

* Meet standards set forth in H.R. 2599 (The "PACE Assessment Protection Act of 2011 introduced in the U.S. House of Representatives in July, 2011) that satisfy FHFA concerns (FHFA's Third Risk-Mitigation Alternative – H.R. 2599 Underwriting Standards – NPR Federal Register page 36108),

or

* Are guaranteed by a qualified insurer or protected by a reserve fund (FHFA's First Risk-Mitigation Alternative – Guarantee/Insurance – NPR Federal Register page 36107)

Thanks for your consideration

Thanks,

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