

From: Chris Babor <cgbabor@bellsouth.net>  
Sent: Tuesday, September 04, 2012 1:51 PM  
To: !FHFA REG-COMMENTS  
Subject: To FHFA concerns

Dear  
Sirs,

I must tell you that I am BPI certified In the building performance field. Also, I have a good 20 years in home building and remodeling too. And even though I see everyone that have taken these courses from BPI, wanting to jump on the bandwagon of business, tap into uncle Sam's tax payer's money for the poor. I don't see it really helping in a cost effective way at all. I have worked in the Weatherization field for the past 3 years. A dirty miserable job in its self , and was funded by ARRA money!! These people that the company tried to help are at such a low income status , that the lenders will NEVER recoup their money ,EVER!! They live in such filth by their own choosing and yes I can say that with a straight face. I can truly see that 80% of the people that we helped will not lift a finger to better themselves. Our money( USA) is being wasted and will not be recouped through weatherization and retrofitting ,new refrigerators , HVAC equipment, etc. These mobile homes, older homes won't even be standing long enough to pay for the work being put into them. Plus most of the owners won't keep it going! I beg you to not put this PACE bill through. Our institutions and our economy will suffer greatly for it, if it becomes mandatory.

Thank you,  
Chris Babor