From: Diana Koster < dkoster411869@comcast.net>

Sent: Friday, September 07, 2012 12:27 PM

To: !FHFA REG-COMMENTS Subject: RIN 2590-AA53

Mr. Alfred Pollard, General Counsel Attn: Comments/RIN 2590-AA53 Federal Housing Finance Agency, Eighth Floor 400 Seventh Street, SW. Washington, DC 20024

Dear Mr. Pollard:

I write to object to the premise of the Notice of Proposed Rule (NPR) that Property Assessed Clean Energy (PACE) programs materially increase financial risks to Fannie Mae and Freddie Mac (the Enterprises), and to the Proposed Rule, which continues to block PACE. You have received the long detailed response from SEIA.

Here is a brief one from a homeowner. Those who finance with attached solar are much more likely to repay their loan due to education, employment, and a view to the long-term investment.

The long-term view is the only way to solve the structural energy in this great country.

Sincerely, Fred Koster, 706 Fairway, Albuquerque, NM 87107

Diana Koster homeowner