

From: Judith Adele Combs <judith.combs@gmail.com>
Sent: Tuesday, September 04, 2012 3:05 PM
To: !FHFA REG-COMMENTS
Subject: RIN 2590-AA53 - Support for PACE programs

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:

Every household in a sunny climate with a south facing roof should be producing energy with solar panels, and be paid for the value of that energy. I have only six panels in San Diego, and they reduce my utility bill to more than cover the interest costs of the financing for them. And that's with a cap on the amount of credit I can get for the value of the energy my panels are producing.

It's clean energy, and doesn't have to be imported. The construction team hired to installed it came from my city.

I am writing to express my objection 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. Your position is harmful to me financially, to my community, to the environment and our health, to our country's balance of trade, and doesn't benefit your ability to collect mortgage payments at all.

I want you to figure out the liens in a rational way, to make buying solar panels possible and desirable for homeowners. It's just another home improvement, and better than most.

Thank you!

Judith Adele Combs
San Diego, CA

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