From: Karen Giacopuzzi <kagiac@gmail.com> Sent: Friday, September 07, 2012 11:00 AM

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:

Do you seriously consider an investment in clean energy to be a bad one? I can't believe you are advising Fannie Mae and Freddie Mac to avoid purchasing mortgages from homeowners who have invested in clean energy technologies.

How hot does it have to be and how many US cities need to sit under water before we wake up and put a premium on energy that will help provide a safe future and environment.

Sincerely,

Karen Giacopuzzi 9200 Bradford Rd. Silver Spring, MD 20901 kagiac@gmail.com

Karen Giacopuzzi Self