

From: Mary Keitelman <mkeitelman@hotmail.com>  
Sent: Saturday, September 08, 2012 9:57 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:

This is a letter to request that we keep Property Assessed Clean Energy (PACE) programs on track for home owners.

These programs are pointing America in the right direction to addressing global warming - they make it affordable for everyday home owner to participate in environmentally supportive solutions to addressing global warming.

Global warming is the number 1 threat to human existence on the planet: There is no greater threat to life on earth.

Global warming is already in effect, and even if we stop everything we are doing today to cause global warming, the rate of temperature rise is increasing.

Global warming will lead to large-scale food and water shortages and have catastrophic effects on all life on earth.

Read more in this short book which spells out some key facts: HOT, Living through the next fifty years on earth by Mark Hertsgaard

See what the National Geographic has to say:  
[http://news.nationalgeographic.com/news/2004/12/1206\\_041206\\_global\\_warming.html](http://news.nationalgeographic.com/news/2004/12/1206_041206_global_warming.html)

This is a request to reconsider the PACE decision: Support Alternative 3 to the Proposed Rule (modified as proposed in these comments), and leave the door open to the future use of insurance or reserve funds that could provide sufficient risk mitigation.

WHY?

This solution enables Federal Housing Finance Agency to enhance the value of the Enterprises' portfolio while respecting the rights of local governments to protect the public health and safety and allowing this extremely effective engine of job creation to move forward.

Thank you for your consideration of this vital matter.

Sincerely,

Mary Keitelman  
7 Acacia Court  
Pacifica, CA 94044