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Public Comments on Mortgage Assets Affected by PACE Programs: =======

Title: Mortgage Assets Affected by PACE Programs FR Document Number: 2012-01345

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Comment: Please support the PACE Programs

- One of the most significant barriers to investments in energy improvements is the higher up-front cost. PACE helps interested property owners address this i ssue.
- PACE is a no-cost to taxpayers, no-mandate, consumer opt-in approach that brings clean energy technology to homeowners and businesses.
- PACE gives local entities the option to offer innovative financing arrangements for energy improvements (such as new efficient windows, insulation, or a new efficient furnace) for those who want to do so.
- PACE Creates permanent jobs nationwide and across a range of skills. PACE Uses private capital for funding -requires NO taxes or government

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PACE is Voluntary - only opt-?-in participants receive benefits and agree to pay assessments.

PACE Promotes energy security without federal regulationor taxes that drive

up energy costs.
? PACE Saves money and increases value- efficiency and renewable projects make buildings more valuable.

PACE Noup-front cost - PACE financing spreads costs over the life of the energy improvements.

PACE Assessments can transfer on sale - new owner benefits from improvements that stay with the property.

? PACE avoids costly power plants- increased renewable energy and energy efficiency on homes helps reduce the need to build new power plants.

PACE Improve air quality-makes communities healthier.
Please support The PACE Protection Act (HR 2599), which would allow us to benefit from the tremendous promise of PACE, while protecting the interests of state and local governments, mortgage lenders, and consumers.

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