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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 Legacy Document ID: RIN: 2590-AA53 Publish Date: 1/26/2012 12:00:00 AM

Submitter Info: Comment: To Whom It May Concern:

My name is Auden Schendler, and I represent 3,400 employees of Aspen Skiing Company in western Colorado as Vice President of Sustainability. We ran the campaign to pass regional PACE in Colorado, and we did so because we strongly believe the program offers enormous economic and quality of life benefits, ranging from job creation, to energy efficiency and climate mitigation, to improved quality of life for homeowners. We understand there are concerns by lenders about the priority of repayment of loans in the event of default. What's ironic to us, however, is that PACE programs make homes less costly to occupy, and therefore reduce the chance that homeowners will default. We urge you to do whatever is necessary to ensure that PACE programs can begin working throughout the country as quickly as possible. It's good for business and good for the environment.

Sincerely, Auden Schendler aschendler@aspensnowmass.com (970) 300-7152

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