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

Title: Mortgage Assets Affected by PACE Programs

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Comment: I'm an energy efficiency professional and home owner (2 homes), one I built with my own hands and the other I purchased. The home I built would benefit greatly from renewable energy upgrades. The home I'm buying is a different story. It needs windows, insulation, solar HW and solar PV, and a heat pump. We plan on buying a plug in hybrid the next time we replace our old car. The plug solar PV would be paid back even quicker with a hybrid charging in the garage in place of importing fuel from the middle east. I pay my bills and have good credit. I would definitely upgrade both homes if PACE were available. These would payoff well. But I don't have the cash or savings to spend on these upgrades, although they would improve the value of the home, lower monthly costs, and save energy and carbon emissions.

I also work on PACE commercial projects at work. We are able to improve the energy efficiency of many office buildings and schools that are financed by PACE programs that would otherwise not get completed. These programs improve the work or school environment, improve performance, and lower costs.

We can help to solve many issues were PACE adopted widely including unemployment, economic stagnation, carbon emissions, and national energy security. PACE can also help us stay at the forefront of energy efficiency technology and improve the nation's building stock. leaving more money available for people to save or spend on other items.

The choice is clear and the upside far outweighs the small chance of losses from bankruptcy and foreclosure. We bailed banking out, it is your turn to return the favor and help the country.

Many of the issues originally listed by Fannie Mae and Freddie Mac have been addressed. So what is the hold up?

I'm a taxpayer and think this is one of the single best policies we could implement. Federal government organizations should lead.

Thank you and I hope we can count on your support for this important policy change.

Sincerely

Jacob Naeb

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