

From: kathy van dame <dvd.kvd@juno.com>  
Sent: Wednesday, March 14, 2012 12:06 PM  
To: !FHFA REG-COMMENTS  
Subject: RIN 2590?AA53 Mortgage Assets Affected by PACE Programs

Mr. Alfred Pollard  
General Counsel  
Federal Housing Finance Agency  
400 7th St., N.W.  
Washington, DC 20024

I am a clean air advocate and citizen concerned about energy security and environmental degradation. Energy efficiency (EE) is the cheapest and cleanest energy, renewable energy (RE) is 2nd cleanest, and distributed energy generation is a valuable addition to our energy mix, providing diversity and resilience.

I understand Property Assessed Clean Energy (PACE) programs to be effective programs to help mortgage holders finance energy efficiency and distributed renewable energy projects in their homes. PACE programs are effective ways for local governments to support their constituents desires to benefit from EE & RE projects in their homes. As you know, PACE assessments follow the building thru sales, and removes a significant obstacle to investment in residential investment in EE and RE.

Please use your authority to create good, strong rules to regulate the mortgage lenders under your authority as they buy residential mortgages with PACE assessments. Congress has provided standards and guidelines in HR 2599 (The PACE Assessment Protection Act)

Thank you for your work.

Peace,  
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