From: Olivia Stockman <olivia@northernplains.org>

Sent: Friday, March 23, 2012 2:51 PM

To: !FHFA REG-COMMENTS Subject: PACE (RIN 2590-AA53)

March 23, 2012

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

RE: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs; Comments on Advanced Notice of Proposed Rulemaking and EIS Scoping Comments

Dear Mr. Pollard:

The buildings in our country becoming more energy efficient is an absolute must if we are going to survive increased energy costs without environmental destruction. A PACE program can help our communities get over the hump of transitioning to a more energy efficient existence, and will pay dividends to our society in the middle to long term environmentally, as well as the short term when it comes to jobs.

We need to stop letting our energy escape through uninsulated walls, roofs and basements and outdated windows.

Sincerely,

Olivia Stockman 937 N. 24th Street Billings, MT 59101