

From: Peggy Henderson <meghender@me.com>  
Sent: Friday, March 16, 2012 2:29 PM  
To: !FHFA REG-COMMENTS  
Subject: RIN 2590-AA53

Dear Sir/Madam:

I urge you to allow the PACE program to proceed. Here in Missouri where sensible environmental policy is often hard to get passed by our General Assembly, a PACE bill was passed only to be blocked by federal concerns that PACE's carry over from owner to owner shouldn't be allowed.

PACE is better than tax credits to encourage renewable energy upgrades because over time our government gets repaid the money a homeowner borrowed to install solar panels or a geothermal heating and cooling system or other large expense energy efficiency home improvement. If we do not allow PACE to be carried over to a future owner, many people who would otherwise take advantage of the program, thus decreasing their (and our country's) carbon footprint, would not take avail themselves of the program, for fear that a job transfer or other unforeseen event that required them to sell their house, would also deprive them of the full benefit of PACE, causing an unexpected financial burden.

I hope you will help support this sensible, no-cost government program to make our homes more energy efficient.

Sincerely,

Margaret B. Henderson  
Saint Louis, MIssouri