From: Arthur Unger <artunger@att.net> Sent: Thursday, March 22, 2012 7:48 PM

To: !FHFA REG-COMMENTS

Subject: RIN 2590–AA53, Mortgage Assets Affected by PACE Programs

Please expand PACE.

PACE reduces fossil fuel use. Burning fossil fuels makes the air unhealthful to breathe and emits carbon dioxide, a greenhouse gas (GHG). GHG disrupts the earth's climate; this has led to decreases in population of many creatures and is probably killing Americans and other people by causing more frequent severe tornadoes, droughts, floods and heat waves.

Some PACE programs generate electricity where or near the place the electricity is used. This avoids the impact on plants and animals of unsightly, expensive transmission lines and the use of electricity to push the electricity through transmission lines.

Some PACE programs decrease the energy use of buildings by improving insulation, providing overhangs or making roofs white. This decreases oil imports and provides jobs.

Thank you for the opportunity to comment, Arthur Unger 2815 La Cresta Drive Bakersfield, CA 93305-1719 (661) 323 5569 artunger@att.net preferred