From: Eric Banford <br/>bird@yahoo.com> Sent: Sunday, March 25, 2012 9:38 AM To: !FHFA REG-COMMENTS Subject: RIN 2590–AA53, Mortgage Assets Affected by PACE Programs

## Hello,

I feel the PACE funding is one of the most important program we could support, this will generate local energy and local economics. New York just implemented "on bill financing" and it is a really positive way for people to get energy efficiency work done, while not stressing them with up front debt. This is putting local contractors to work, save home owners money, and conserving energy. Win-win! PACE funding will do this on a much grander scale, and I hope you will support it.

Thanks, Eric Ithaca, NY