

Ms. Colleen Sarna
70 E Lake St Ste 1500
Chicago, IL 60601-7447

Mar 14, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

Increasing our adoption of energy efficiency is the cheapest, quickest, and cleanest method for our nation to address a variety of critical problems caused by our energy use. Using energy more productively means that we have to build fewer power plants and transmission lines. That means we will emit less pollution that has been shown to cause asthma attacks, fatalities, and other public health problems. Greater efficiency is a critical tool in the battle to slow global climate change and to reduce imports of fossil fuels. Similarly, using renewable energy measures such as rooftop solar reduces the need for new generation and the environmental damage caused by the extraction of coal, oil, and gas.

PACE is a particularly effective tool at addressing key market barriers that inhibit the adoption of clean energy. Since people often don't know how long they will stay in their home, they are reluctant to make improvements that will outlast their time there. PACE allows responsibility for the investment to stay with the home and provides reassurance that the owner will reap the benefits as long as they live there.

FHFA's assertion that PACE assessments create unreasonable risk don't stand up to scrutiny. In fact, clean energy investments can be among the most profitable that one can make to a home. By lowering its operating cost, efficiency improvements leave homeowners more cash to meet their mortgage obligations. The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Ms. Colleen Sarna

Mr. Derek Gendvil
9030 W Sahara Ave # 360
Las Vegas, NV 89117-5744
(702) 290-2013

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Sincerely,
Mr. Derek Gendvil

Mrs. Elizabeth Stange
1308 W 59th St
La Grange Highlands, IL 60525-3861
(708) 352-7013

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Thank you for your consideration.

Sincerely,
Mrs. Elizabeth Stange

Mr. Michael Grenetz
3605 Interlake Ave N
Seattle, WA 98103-8104
(206) 962-7864

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Sincerely,
Mr. Michael Grenetz

Dr. Fredricka Stoller
1702 N Fox Hill Rd
Flagstaff, AZ 86004-7298
(928) 526-3750

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It's a no-brainer that investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

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Thank you for your consideration.

Sincerely,
Dr. Fredricka Stoller

Mr. Joel Robertson
1435 S 79th St
West Allis, WI 53214-4536
(414) 774-0361

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In fact, if this program is reissued, I'd be first in line to sign up! I have the perfect type of roof to sustain panels on my property. Please reinstate this program so I and others like myself can move forward in helping our nation reduce our dependency on foreign oil.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mr. Joel Robertson

Mr. Robert Andrews
54 Long Society Rd
Preston, CT 06365-8412
(203) 930-6663

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PACE is something I could use. As a homeowner and a solar tech, I'm one of millions who would benefit.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mr. Robert Andrews

Ms. Margo Szabo
1421 Research Park Dr
Lawrence, KS 66049-3858
(785) 841-2240

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I live in a state that has sunshine 300 days out of the year. I would love to put solar panels on my roof, but it is cost prohibitive to me right now. The PACE program would help me and also the whole state because with this program in effect, the homes in Kansas might be able to generate enough excess electricity to eliminate the need to build a coal fired power plant in the West that will pollute the rest of the state. The jobs created to make the panels, install the panel, and do the upkeep on the panels would greatly benefit our state and our economy by creating new green jobs for Kansans. This is a total win for Americans. The only people to not benefit are big energy companies and they certainly do make enough money as it is. Margo

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Ms. Margo Szabo

Ms. Leslie Hayward
1524 Fender Rd
Naperville, IL 60565-1632
(630) 961-0725

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Rather than discouraging the use of solar panels, the FHFA should encourage solar panel installation in building design for new homes. Every little bit of non-fossil fuel energy is a big plus to the country and the planet.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Ms. Leslie Hayward

Mrs. Dorothy Reichardt
47 Kendal Dr
Kennett Square, PA 19348-2324
(610) 388-1032

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I live in a retirement community now, so do not have the option of putting solare panels on my roof, but I am contributing money to put solar panels on the roof of our Friends school and meetinghouse. I believe so strongly that this is the way to go!

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

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Sincerely,
Mrs. Dorothy Reichardt

Ms. Sarah Colvig
20226 Sawyers Bar Rd
Etna, CA 96027-9418

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I live off the grid, and have 12 solar panels. I only have to use the back-up generator once in a while. Having visited Germany twice in the past few years, they are doing very well with solar and other alternative powers. There are so many places where solar power can be set up, on the roofs of so many homes and public buildings. And also incorporating wind, methane, geothermal, and possible wave power.

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Sincerely,
Ms. Sarah Colvig

Ms. Jackie Funk
3459 Speno Dr
San Jose, CA 95117-2948

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As a homeowner I want to supply my house with energy that makes sense, reduces our need on fossil fuels, and most importantly uses a resource (the sun) that is readily available nearly 300 or more days a year. Help make this affordable and available.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Ms. Jackie Funk

Ms. Claudia Ford
310 Riverside Dr Apt 517
New York, NY 10025-4121

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The time is now to encourage well-reasoned ways in which we can transform our energy habits and infrastructure. We must implement programs that will assist in promoting this transformation and which will help to create jobs as well.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

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Sincerely,
Ms. Claudia Ford

Amelia Stenger
8064 Cummings Rd
Owensboro, KY 42301-8569
(270) 229-2008

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It is time we support people who want to use solar energy. Support the PACE program.

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Sincerely,
Amelia Stenger

Mr. Thom Edel
9419 W Furlong Rd
Galena, IL 61036-9700
(815) 823-4655

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We live in a rural area and our options for affordable energy are few. Solar is one that we know would help us out greatly, but taking out a loan these days is daunting to say the least, and unlikely success awaits most of us.

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Sincerely,
Mr. Thom Edel

Ms. Marian Wineman
3611 45th Ave W
Seattle, WA 98199-1808
(206) 285-1066

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I am not sure that your agency fully understands the urgency of aggressively implementing energy efficiency. If all homes did this today, all Americans would reap huge energy savings - so it is good for the economy, our health and the environment. Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits. I think we really need a program where we subsidize energy efficiency and like a CCC program have it implemented in homes.

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Sincerely,
Ms. Marian Wineman

Dr. L Glen Williams
783 Redwood Dr
Cape Girardeau, MO 63701-4214
(573) 651-4211

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I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Dr. L Glen Williams

Ms. Helen Tart
611 Monroe Dr
Raleigh, NC 27604-2355
(919) 833-0586

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This program is the only way I would be able to have a solar energy in my home.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

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Sincerely,
Ms. Helen Tart

Ms. Yvonne Hansen
6206 Hillston Dr
Austin, TX 78745-4351
(512) 852-9731

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these kinds of improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

FHFA's assertion that PACE assessments create unreasonable risk doesn't stand up to scrutiny. In fact, clean energy investments can be among the most profitable that one can make to a home. By lowering its operating cost, efficiency improvements leave homeowners more cash to meet their mortgage obligations. The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Ms. Yvonne Hansen

Dr. Timothy Sanford
4115 Cobblestone Pl
Durham, NC 27707-5513
(919) 489-3749

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Investing in energy efficiency and renewable energy technologies in homes is one of the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health, and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements, and they keep the investment with the home allowing future owners to take the responsibility for the investment and to reap the benefits.

FHFA's assertion that PACE assessments create unreasonable risk doesn't stand up to scrutiny, I don't think. In fact, clean energy investments can be among the most profitable that one can make to a home. By lowering operating costs, efficiency improvements leave homeowners more cash to meet their mortgage obligations. The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale.

We need all the programs we can get to shift our society to clean energy, and this is one that does so with very little risk.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Dr. Timothy Sanford

Mr. Robert Elgin
7261 Kingsbury Blvd
Saint Louis, MO 63130-4141
(314) 726-2792

Mar 15, 2012

Alfred Pollard

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Any home that has been owned by a person willing to take the initiative to make it more energy efficient is likely to be MORE valuable than a similar looking home whose owner has shown no interest in making improvements. This applies even before the PACE investment have lowered the cost of utilities. Therefore the market value of such homes will generally rise by more than the cost of the PACE loan. This will REDUCE the risk to the mortgage holder rather than increase it.

It is certainly possible to waste money on poorly designed solar collectors, but the PACE program has several procedures for avoiding funding poor investments.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mr. Robert Elgin

Virginia Roedig
9525 Headlands Rd
Mentor, OH 44060-1007
(440) 257-3281

Mar 15, 2012

Alfred Pollard

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It's extremely short-sighted not to make every effort to switch this country to clean energy! Look at what's being done in Europe.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Virginia Roedig

Mrs. Cathy Presper
351 S Columbia Ave
Bexley, OH 43209-1628

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

I have been considering solar panels on our home and the prices have come down & efficienciea have gone up. I know more people would consider doing it if there were help with financing!

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mrs. Cathy Presper

Mr. Roger Citron
196 Golden Hill Ave
Haverhill, MA 01830-6552

Mar 15, 2012

Alfred Pollard

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The innovative PACE programs are the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

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Thank you for your consideration.

Sincerely,
Mr. Roger Citron

Teresa Eddy, Esq.
345 Coldwater Tavern Rd
East Nassau, NY 12062-2108
(518) 479-0729

Mar 15, 2012

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FHFA's assertion that PACE assessments create unreasonable risk doesn't stand up to scrutiny and I do not understand this position. In fact, clean energy investments can be among the most profitable that one can make to a home. By lowering its operating cost, efficiency improvements leave homeowners more cash to meet their mortgage obligations. The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale.

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Thank you for your consideration.

Sincerely,
Teresa Eddy, Esq.

Ms. Mary Chase
1092 Noe St
San Francisco, CA 94114-3340

Mar 15, 2012

Alfred Pollard

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Thank you for your consideration.

Sincerely,
Ms. Mary Chase

Mr. Chris Lehman
1914 Larchmont Dr
Austin, TX 78704-5936
(512) 444-4495

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Energy efficient homes are less vulnerable to energy price fluctuations and therefore more secure mortgages.

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Sincerely,
Mr. Chris Lehman

Ms. Alma Leon
1025 SE Lundy Ln
Waldport, OR 97394-7200
(541) 563-3725

Mar 15, 2012

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I would have a wind turbine in my yard if I could.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Ms. Alma Leon

Ms. Susan Hathaway
5107 Passons Blvd Apt 313
Pico Rivera, CA 90660-2842

Mar 15, 2012

Alfred Pollard

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Instead of a realistic energy policy, "our" corporate-owned President and Congress insist on expanding unsafe, polluting activities, including almost unlimited drilling for oil and natural gas, re-permitting unsafe nuclear power plants, permitting new unsafe nuclear power plants, and refusing to advance large-scale production of energy sources that are actually clean, safe, and renewable. Increasing our already enormous contribution to global warming DOES NOT HELP.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Ms. Susan Hathaway

Ms. S E Williams
12707 Murphy Rd Trlr 70
Stafford, TX 77477-3096

Mar 15, 2012

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I would LOVE to have solar panels on my roof, but can't afford it right now. However, I donate \$10 each month to my green power company to support building more solar arrays in West Texas to power CLEAN renewable energy. FHFA should be looking forward to a greener & cleaner future, not looking for excuses to stay the unsustainable course we're currently on!

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Ms. S E Williams

Ms. Wendy King
2120 Audubon St
New Orleans, LA 70118-5510
(504) 865-7914

Mar 15, 2012

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While I don't have solar panels on my home's roof, I think that clean energy technologies are some of the smartest we can make. It's time to bring PACE back, for those who want to use it.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Ms. Wendy King

Mr. Robert Hirsch
146 Newfield St
Buffalo, NY 14207-1650
(716) 871-9600

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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As a founding member of Clean Air Coalition of Western New York I know that investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

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Sincerely,
Mr. Robert Hirsch

Nell Wulff
9842 Catalpa Woods Ct
Blue Ash, OH 45242-6170
(513) 793-9105

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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The United States needs to invest in upgrading the energy efficiency of residential homes and renewable energy is an important part of such a plan.

Investing in energy efficiency and renewable energy is also an investment in national security. It is also an investment for future savings for future generations. My local utility supplier is not my favorite savings account.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Nell Wulff

Ms. Claudia Mackey
5242 Grouse Run Dr
Stockton, CA 95207-5357
(209) 474-6764

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Thank you for your consideration.

Sincerely,
Ms. Claudia Mackey

Mary Ann Robinson
PO Box 188522
Sacramento, CA 95818-8522
(916) 448-2339

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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The effort to become energy independent of imported resources should be a bipartisan move. Few measures seem simpler to me than capturing free solar energy to run our homes and businesses. Please, just do it!

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mary Ann Robinson

Mr. Don Davis
452 Bayhill Dr
Piney Flats, TN 37686-4566
(423) 854-0152

Mar 15, 2012

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Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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I believe we need to invest into alternative energy. Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

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Sincerely,
Mr. Don Davis

Dr. Robert Keller
153 Spruce St
Brattleboro, VT 05301-6109

Mar 15, 2012

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We have a good friend who has all of his electricity needs, and more, provided by his photovoltaic system. I have seen personally the great value of this technology.

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Thank you for your consideration.

Sincerely,
Dr. Robert Keller

Miss Susan Soria
PO Box 1701
Goleta, CA 93116-1701
(805) 966-2224

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Please put this program back in place and realign yourselves with homeowners!!! It should not have been abandoned in the first place.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Miss Susan Soria

Mrs. Susan Wasch
150 Coleman Rd
Middletown, CT 06457-5065
(860) 346-1570

Mar 15, 2012

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FHFA's assertion that PACE assessments create unreasonable risk doesn't stand up to scrutiny. In fact, clean energy investments can be among the most profitable that one can make to a home. By lowering its operating cost, efficiency improvements leave homeowners more cash to meet their mortgage obligations. The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale.

I, personally, want to add solar collectors to the roof of our home!

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mrs. Susan Wasch

Mr. Stewart Herman
1117 9th St S
Fargo, ND 58103-3149
(701) 235-0978

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

For several years I have been hoping to put solar panels on my roof, in an array of about 1 kw. PACE would be a big help for that effort.

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Thank you for your consideration.

Sincerely,
Mr. Stewart Herman

Mr. William Taylor
2403 S Carolina St
San Pedro, CA 90731-6311

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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The PACE program is similar to what Germany's been doing for years and they've managed to greatly reduce their carbon consumption, and decommission many nuclear reactors at the same time! And the ramp up in solar production will greatly reduce the panel price, further driving demand for installation and maintenance, thereby creating more jobs! Win Win!!

Thanks for all you do!

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mr. William Taylor

Ms. Laurie Smith
3561 Avalon Dr
Hood River, OR 97031-8753

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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I am a single parent, and was finally able to purchase my own home 2 years ago. Among my longer range goals are plans to improve the energy efficiency of my home, including solar panels on my roof and new energy efficient windows. At this point in time, I am not able to take on a larger home mortgage in order to pay for these investments, although I strongly believe that each of us individually has the obligation to reduce our energy dependence in order to help our country as a whole become more energy independent. I would definitely take advantage of any opportunity to make the investments to improve my home's energy efficiency.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Ms. Laurie Smith

Ms. Ellen de Lemos Forte
3 Perkins Ln
Acton, MA 01720-2442

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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I am sincerely interested in using renewable energy and getting away from OIL as soon as possible, but finding it very difficult to afford the initial outlay of cash to purchase solar panels. I would DEFINITELY do this and help the GREEN revolution if you brought back an affordable way to pay for solar energy!

Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

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Thank you for your consideration.

Sincerely,
Ms. Ellen de Lemos Forte

Ms. heather rorer
43 Sunset Rd
Bridgton, ME 04009-4355
(734) 657-5479

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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This program has worked very well in Maine and should be allowed to continue.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Ms. heather rorer

Ms. Bonnie MacRaith
2592 Maple Ln
Arcata, CA 95521-5119

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

Imagine all the jobs that can be created by developing more clean energy programs!

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Thank you for your consideration.

Sincerely,
Ms. Bonnie MacRaith

Mr. Fred Fleetwood
4261 Highway 227
Trail, OR 97541-9711

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

I BELIEVE: Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements, and they keep the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

FHFA's assertion that PACE assessments create unreasonable risk does NOT stand up to scrutiny. In fact, clean energy investments can be among the most profitable that one can make to a home. By lowering its operating cost, efficiency improvements leave homeowners more cash to meet their mortgage obligations. The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mr. Fred Fleetwood

Dr. Joseph Weinstein
4000 Linden Ave
Long Beach, CA 90807-2717
(562) 492-6531

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

Home improvements for more efficient and renewable energy can go far to reduce pollution and dependence on fossil fuels, and thereby advance our nation's health and economy. PACE programs overcome barriers that often stop homeowners from making such improvements. Investment is kept with the home, thereby enabling future owners to manage the investment and reap its benefits.

FHFA's claim that PACE assessments create unreasonable risk makes little sense. Energy-saving improvements are among the most profitable investments that one can make in a home. By lowering utility and operating costs, such improvements leave homeowners more cash to meet tax and mortgage obligations, and thereby enhance the home's inherent value. The Lawrence Berkeley Laboratory indeed found that presence of a solar system on a home can yield a notable premium at resale.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Dr. Joseph Weinstein

Ms. Diana Abernathey
2620 Oak St
Eugene, OR 97405-3646

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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2620 Oak St
Eugene, OR 97405-3646

Mar 15, 2012

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Thank you for your consideration.

Sincerely,
Ms. Diana Abernathey

Mr. Normand Taylor
4218 Montgomery Pl
Mount Vernon, WA 98274-8702

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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The majority of my roof is South facing and the house is just begging for a solar setup. The problem is at my age there is no way, for us, that this would be a smart investment. However in the long ten it would be a great investment in energy production for the system.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mr. Normand Taylor

Mrs. Theresa Hobmeier
10700 NW 71st Pl
Tamarac, FL 33321-2214
(954) 726-2339

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mrs. Theresa Hobmeier

Mrs. Michelle Parsneau
418 E Walnut St
Mankato, MN 56001-3758
(612) 978-8564

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Clean and renewable energy is the future. It is inevitable, if we are going to survive. The only risk is organizations not facilitation the adoption of residential green energy before it is too late.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mrs. Michelle Parsneau

John Schutz
471 Hill St
San Luis Obispo, CA 93405-2325
(805) 544-7271

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Although we were fortunate to be able to install PV panels on our rooftop without the benefits that PACE offers, we think this program will greatly expand homeowners' interest and opportunities in the long term energy efficiency improvements offered.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
John Schutz

Ms. Amy Armstrong
8248 Raymond Rd
Madison, WI 53719-5046
(608) 845-8348

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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We have used this for a couple of projects and have might not have made the improvements otherwise. Please continue to make these available to all.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Ms. Amy Armstrong

Mr. Henry Rauchweld
265 Franklin Ave
Wyckoff, NJ 07481-2846

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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I am suggesting real investments...not just BS like painting the roof white.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mr. Henry Rauchweld

Linda And Lee Freeman
23250 Clipper Ct
Canyon Lake, CA 92587-7446

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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The southwest has millions of roofs waiting for solar - help us get those solar roofs.

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Thank you for your consideration.

Sincerely,
Linda And Lee Freeman

Mr. Marc Magnus-Sharpe
163 Ocean Ave
Brooklyn, NY 11225-4761
(646) 265-7898

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

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We have a home in the Catskills with southern exposure that I want to be able to outfit for solar. Saving money and reducing dependence on oil and coal really matters to me and my family, friends and neighbors.

Please vote for solar!

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mr. Marc Magnus-Sharpe

Ms. Bonnie Lane Webber
1155 Park Ave Apt 5se
New York, NY 10128-1209
(212) 348-7183

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

FHFA's assertion that PACE assessments create unreasonable risk doesn't stand up to scrutiny. In fact, clean energy investments can be among the most profitable that one can make to a home. By lowering its operating cost, efficiency improvements leave homeowners more cash to meet their mortgage obligations. The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale.

Energy efficiency and renewable energy technologies save energy , money and will help to create a more sustainable world for future generations!

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Ms. Bonnie Lane Webber

Mr. Michael Talbot
PO Box 187
Mashpee, MA 02649-0187
(508) 477-1509

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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To reduce our nation's dependence on fossil fuels--as well as achieving the benefits of reducing pollution, improving public health and curbing climate change--it is critical that we invest in energy efficiency and renewable energy technologies in homes, . These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

The assertion by FHFA that PACE assessments create unreasonable risk doesn't stand up to scrutiny. In fact, clean energy investments can be among the most profitable that one can make to a home. By lowering its operating cost, efficiency improvements leave homeowners more cash to meet their mortgage obligations. The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale.

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Thank you for your consideration.

Sincerely,
Mr. Michael Talbot

Mr. Roger Horn
32 Barber St
Clarion, PA 16214-1603
(814) 226-7367

Mar 15, 2012

Alfred Pollard

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Doing the same old things on and on and on is relatively safe, but it won't work for all that long.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mr. Roger Horn

John And Raquel Wilson
907 Loxford Ter
Silver Spring, MD 20901-1126
(301) 588-2363

Mar 15, 2012

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Both residential and commercial finance markets are familiar with the use of finance districts and other products that are functionally similar to PACE. This is why PACE is such a terrific tool.

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Thank you for your consideration.

Sincerely,
John And Raquel Wilson

Ms. Dianne Faucher
24 Minetta Ln
New York, NY 10012-1284

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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I would love to see cleaner, more efficient energy in my neighborhood. I am constantly having to clean up soot which manages to enter my apartment. With cleaner energy, I would have to waste less of my own...

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Ms. Dianne Faucher

Ms. Mary Jones
16785 K Trl
Perry, IA 50220-6387
(515) 465-7885

Mar 15, 2012

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If we are to ever become energy independent, it will be up to individuals to step up and provide a house-to-house system of energy creation. With solar panel prices the lowest in years, what a great time to invest in them - creating jobs AND energy!

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Ms. Mary Jones

Ms. Bev Budig
5560 7th Ave
Sacramento, CA 95820-1716
(916) 456-3793

Mar 15, 2012

Alfred Pollard

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This kind of program is the only way I could afford a solar installation on my roof. It would be most beneficial because the solar system would generate electricity during the heat of the summer when it is needed most, thereby saving me money and reducing the demand on the electric grid.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Ms. Bev Budig

Mr. David Carp
66110 San Juan Rd
Desert Hot Springs, CA 92240-2338
(760) 251-4927

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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I have already installed a 5 kW solar photovoltaic array on the rooftop of my home. During the first year of operation it has generated more than 100% of my total annual energy needs and it has added 20% to the resale value of my property.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mr. David Carp

Mr. Janis & Jack Piper
82907 Crisp Ln
Creswell, OR 97426-9769
(541) 895-5955

Mar 15, 2012

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I have invested in a solar system for my home. Total cost of this system was \$30k, with the final cost to me of \$11k once all the tax breaks and utility incentives have been utilized. This nets me, the home owner, about a 2-3% return on my \$11K investment. Without these tax breaks, it would be hard to justify financially. The grid will become ever more stressed as the population increases and the use of electric and plug-in cars really takes off. Home solar is an ideal way to supplement current generating sources while simultaneously taking load off the grid. The equipment for PV systems is well designed, with continuous improvement in the technology boding well for the future.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mr. Janis & Jack Piper

Ms. Sandra Carp
2010 W San Marcos Blvd Unit 54
San Marcos, CA 92078-3908

Mar 15, 2012

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Thank you for your consideration.

Sincerely,
Ms. Sandra Carp

Ms. Delenora Grey
1540 Russian Jack Dr Unit 30
Anchorage, AK 99508-6037
(907) 929-9930

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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This is a win-win prospect for everyone, and just plain common sense. Please help responsible home owners make the energy efficiency upgrades they need/want, and save everyone money and energy waste in the long run.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Ms. Delenora Grey

Ms. Nancy Milling
8916 Saint Pierre Ln
Charlotte, NC 28277-4002
(704) 841-3555

Mar 15, 2012

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(add the above, please)

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Thank you for your consideration.

Sincerely,
Ms. Nancy Milling

Dr. Kurt and Christy Kleinschnitz
PO Box 2494
Fairfield, IA 52556-0042
(641) 472-6037

Mar 15, 2012

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Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

We believe that investing in energy efficiency and renewable energy technologies in homes, because it includes such a large population and multiplies the impact, is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

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Thank you for your consideration.

Sincerely,
Dr. Kurt and Christy Kleinschnitz

Ms. Kristen Robins
PO Box 640063
San Jose, CA 95164-0063

Mar 15, 2012

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Investing in energy efficiency and renewable energy technologies in homes is a good start towards decreasing our country's dependence on fossil fuels, reducing pollution, improving public health and curbing climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

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Thank you for your consideration.

Sincerely,
Ms. Kristen Robins

Mr. Clyde Putnam
2824 S 12th St
Philadelphia, PA 19148-4907
(215) 389-1633

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Thank you for your consideration.

Sincerely,
Mr. Clyde Putnam

Mr. Miguel Jimenez
805 Baker St
Tallahassee, FL 32308-4911
(850) 681-2488

Mar 15, 2012

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All possible incentives towards clean energy should be implemented. There is always a return to an energy long term investment.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mr. Miguel Jimenez

Ms. Cynthia Luft
17 Fremont Rd
Sleepy Hollow, NY 10591-1039
(914) 524-9488

Mar 15, 2012

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We need to have a longer term vision in the US so that we help to sustain the earth and its resources for future generations. This is a step in that direction. I urge you to vote in favor of PACE.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Ms. Cynthia Luft

Ms. Joann Hilton
2840 Eagles Peak Ln
Lincoln, CA 95648-7717
(916) 408-0346

Mar 15, 2012

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Solar power should be encouraged at every level of government. We cannot sustain home heating and cooling with fossil fuels. Let others benefit from solar as we have.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Ms. Joann Hilton

Dr. David Chapek
8179 Marsh Creek Rd
Woodbury, MN 55125-3033
(651) 340-7955

Mar 15, 2012

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This policy is important not only as sound energy policy, but also sound economic policy. The installation of residential renewable energy systems is largely done by local small businesses. Support like this helps foster these businesses and can allow them to grow and improve their cost effectiveness, thus creating a positive feedback loop of cost benefit.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Dr. David Chapek

Mr. Ray Bartlett
17858 La Lima Ln
Fountain Valley, CA 92708-5326
(714) 968-5099

Mar 15, 2012

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Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

FHFA's assertion that PACE assessments create unreasonable risk doesn't stand up to scrutiny. In fact, clean energy investments can be among the most profitable that one can make to a home. By lowering its operating cost, efficiency improvements leave homeowners more cash to meet their mortgage obligations. The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale.

PACE is a way to fund American businesses selling American technologies to Americans. This is a win-win!

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mr. Ray Bartlett

Ms. Alice Winfree Bowron
3031 Ewing Ave S Apt 154
Minneapolis, MN 55416-4227
(612) 929-2271

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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There is **no reason** why we here in the USA cannot be doing what Germany has **already** done with putting solar panels on a huge percentage of its private homes, private residences, apartment buildings, public and commercial buildings. We have NO excuses.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Ms. Alice Winfree Bowron

Ms. Margot Kelsh
120 Hickok St
Winooski, VT 05404-1909
(802) 655-9686

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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I am totally behind this effort that provides multiple outlets to help keep our planet in balance, frankly..it's a no brainer.

You folks in power..have to exercise that precious authority with tremendous wisdom!! Go for it!

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Ms. Margot Kelsh

Ms. Nancy Churchill
PO Box 313
Oregon, IL 61061-0313
(815) 732-3790

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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These innovative PACE programs will help reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. What's not to like? Barriers are in place that often stop homeowners from making these improvements and keeping the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

FHFA's assertion that PACE assessments create unreasonable risk doesn't stand up to scrutiny. In the contrary, clean energy investments can be among the most profitable improvements homeowners can make to a home. By lowering its operating cost, efficiency improvements leave homeowners more cash to meet their mortgage obligations. The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale.

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Winooski, VT 05404-1909
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Sincerely,
Ms. Margot Kelsh

Mrs. Ann Saunders
561 Ridgerock Dr
Canyon Lake, TX 78133-3932

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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PACE is a no brainer for the future. It is a WIN WIN in the longterm for power companies, consumers, housing market, planet earth.

Power grids are OLD and need restructuring. Fossil fuels are not infinite. They are rife with risk and danger themselves, not PACE.

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Thank you for your consideration.

Sincerely,
Mrs. Ann Saunders

Shambhavi Taylor
10742 Lakeside Ave NE
Seattle, WA 98125-6936

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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It makes good sense to promote clean energy! Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

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Sincerely,
Shambhavi Taylor

Ms. Dana Jackson
814 Everett St N
Stillwater, MN 55082-4420
(651) 430-0188

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Thank you for your consideration.

Sincerely,
Ms. Dana Jackson

Dr. Marcia Custer
614 Grandview Dr
Edwardsville, IL 62025-2014
(618) 656-8179

Mar 15, 2012

Alfred Pollard

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My husband and I are the recent owners of 20 solar panels on our roof. Keep offering the information and incentives. MarcianCuster

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Dr. Marcia Custer

Dr. Alicia Pagano
PO Box 313
12562 Cty Hwy 23
Unadilla, NY 13849-0313
(607) 369-9050

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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I am signing this message because I want to have clean energy in my own home. I want to be a person of the future and not of the past. Although I am almost 83 years old, I speak on behalf of my children and grandchildren. Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

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Thank you for your consideration.

Sincerely,
Dr. Alicia Pagano

Mr. David & Susan Link
9416 Skydome Ct
Elk Grove, CA 95624-1865

Mar 15, 2012

Alfred Pollard

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WE DESIRE TO DO EXACTLY WHAT YOUR MOVES WILL PREVENT: WE WISH TO ADD A PV SOLAR ARRAY TO OUR ROOF WHICH WILL REDUCE OUR ELECTRIC USE FROM THE GRID AND ALLOW US TO SELL EXCESS ELECTRICITY BACK INTO THAT SAME GRID. PLEASE RECONSIDER YOUR DECISION THAT THIS TYPE OF ACTIVITY IS "TOO RISKY".

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Thank you for your consideration.

Sincerely,
Mr. David & Susan Link

Ms. Kathleen Crittenden
E8022 Bakkom Rd
Viroqua, WI 54665-8221
(608) 637-6159

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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This program is so much needed and important that many in my community have been trying to determine how to create something like it on our own. However, it is far preferable that this program receives FHFA's endorsement!

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Ms. Kathleen Crittenden

Ms. Martha Tompkins
1902 Bissonnet St
Houston, TX 77005-1645

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Sincerely,
Ms. Martha Tompkins

Mr. Michael Pottorff
PO Box 245
Warner Robins, GA 31099-0245
(478) 737-0668

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Put LESS restrictions on clean energy instead of MORE. And do not put a time restraint on taking advantage of clean energy assistance. This industry SHOULD have been up to speed 50 years ago, and would have been by need, if there were more forward thinking people in gov't. Help green energy to flourish.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mr. Michael Pottorff

Dr. Richard Averett
PO Box 177
Otego, NY 13825-0177
(607) 783-2413

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Renewable energy, like solar, is the ONLY way the US can survive into the future, as supplies of fossil fuels continue to dwindle and whose continued use is destroying the climate. Every south facing roof in the US needs to be made into a solar collector, and failing to use this renewable and "free" energy source is an admission of basic stupidity at the national level!

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Thank you for your consideration.

Sincerely,
Ms. Kathleen Crittenden

Robert Ziegel
66a Windridge Rd
Bristol, NH 03222-2202
(603) 217-3971

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Maybe this isn't a crisis yet, but your opposition to residential PACE programs will make it a crisis soon.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Robert Ziegel

Dr. John Bernard
56 Mildred St
South Portland, ME 04106-2727
(207) 767-2917

Mar 15, 2012

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Sincerely,
Dr. John Bernard

Ms. Cathrine Holden
211 62nd Ave S
St Petersburg, FL 33705-5421

Mar 15, 2012

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Clean energy, Clean air.

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Thank you for your consideration.

Sincerely,
Ms. Cathrine Holden

Ms. Carol Cook
282 La Casa Ave
San Mateo, CA 94403-5015

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

FHFA's assertion that PACE assessments create unreasonable risk doesn't stand up to scrutiny. In fact, clean energy investments can be among the most profitable improvements that one can make to a home. By lowering its operating cost, efficiency improvements leave homeowners more cash to meet their mortgage obligations. The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Ms. Carol Cook

Mr. Phil Crabill
430 Copperas Trl
Highland Village, TX 75077-7256
(972) 317-4772

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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The quality of life for future generations is dependent upon the cleanliness of the air we breathe and the cost of energy needed to have a good life!!

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mr. Phil Crabill

Mr. Larry Whipple
2320 SW 24th St
Miami, FL 33145-3616

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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We need your help NOW! Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

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Thank you for your consideration.

Sincerely,
Mr. Larry Whipple

Frances Lightsom
17 Ludlam St
Falmouth, MA 02540-2745
(508) 548-9186

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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Each part of the country has its own renewable energy resources. The plains have lots of wind, the southwest has lots of sunshine, and here in New England we have lots of old leaky buildings. Reducing our heating costs is a tremendous opportunity for conservation, cheaper than any energy on the market. But we homeowners frequently need help to invest in energy efficiency. PACE can be that help. Please keep it alive.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Frances Lightsom

Mr. James Lukas
961 Ellington Cir
Greenwood, IN 46143-8460

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Thank you for your consideration.

Sincerely,
Mr. James Lukas

Ms. Terry Cook
6718 Palatine Ave N
Seattle, WA 98103-5232

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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I would install solar panels on my home if there were programs that allowed me to do this without taking a second mortgage on the home. Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

FHFA's assertion that PACE assessments create unreasonable risk doesn't stand up to scrutiny. In fact, clean energy investments can be among the most profitable that one can make to a home. By lowering its operating cost, efficiency improvements leave homeowners more cash to meet their mortgage obligations. The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale. There is greater risk of relying solely on fossil fuels to provide energy than adding solar systems to homes.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Ms. Terry Cook

Martha Gifford
187 Hicks St
Apt 3a
Brooklyn, NY 11201-2341
(718) 858-7571

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

I have invested in geothermal energy for heating and cooling and solar electric generation, as well as in a tankless hot water heater. These investments have essentially eliminated my need to use oil, though I do use a moderate amount of propane for limited purposes. As a result, my home is cleaner, quieter and more healthy, and I am not contributing to climate change. I have no need for air conditioners, for example. I have also insulated the attic and basement. These improvements were expensive and even with federal tax credits for some of them, the pay-back period will be lengthy. I was fortunate to be able to afford these marvelous improvements. However, my town has not adopted a PACE program, and it shows in the very small number of homes here that have adopted significant energy saving technologies. Eliminating the PACE program is exactly the wrong move - this country should be expanding its availability.

Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

FHFA's assertion that PACE assessments create unreasonable risk doesn't stand up to scrutiny. In fact, clean energy investments can be among the most profitable that one can make to a home. By lowering its operating cost, efficiency improvements leave homeowners more cash to meet their mortgage obligations. I wish that I had been able to use a PACE program rather than reducing my retirement savings to cover the cost. The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale. Real estate agents in my area have advised that even there were no resale premium, my home's energy improvements would provide me with a definite advantage over comparable homes in reducing the time the house should be on the market.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit

while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Martha Gifford

Dr. John Witte
4855 SE Tenino Ct
Portland, OR 97206-0848
(503) 777-7210

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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I'd be interested in a solar project for my house, so it seems to me that a project like PACE makes a lot of sense.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Dr. John Witte

Mr. David & Leneda Ditterick
PO Box 1108
Hillsboro, OR 97123-1108

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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In our case, if we could afford solar & even wind power they could supply 60 to 80% of our energy needs, which would reduce the draw on our nation's power grid.

The problem is start up & installation cost. We are on a fixed income now & trying to come up with \$40,000 to \$60,000 is almost impossible. The only alternative energy sources like solar, wind, electric cars, etc will succeed is if every home owner & every car owner can afford to make the changes or buy the equipment. Until that happens with more programs like PACE we are just playing games & not really being serious about moving away from petroleum fuel energy & doing something to improve our environment.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mr. David & Leneda Ditterick

Shaun Gonzales
1526 17th St NW Apt 405
Washington, DC 20036-6208

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

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Furthermore, there is a long history of special assessments adopted by communities and States that FHFA does not govern. FHFA has singled out PACE, against overwhelming public interest.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Shaun Gonzales

Mr. Ron Zebal
3951 S Tree Frog Pl
Tucson, AZ 85735-5194

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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I spent \$20,000 to install 9kW of solar panels on my home and now I make more energy than I take! Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

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Thank you for your consideration.

Sincerely,
Mr. Ron Zebal

Ms. Hannah Hinchman
1910 Honey Run Rd
Chico, CA 95928-8835
(530) 894-5243

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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We are going to begin building our dream home next year, and intend to make it as energy efficient as possible. Eventually, our goal is to be 'off the grid' but we will definitely be investing in solar, since the site is perfect for it. We'd be glad to see this program be revived for thousands of new homeowners like us.

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Thank you for your consideration.

Sincerely,
Ms. Hannah Hinchman

Dr. Thomas Sherry
6055 General Meyer Ave
New Orleans, LA 70131-2011
(504) 392-5647

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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We've already invested in a number of energy-saving technologies in our home, and saved enormous amounts of money over the years, but we want to continue to make such improvements such as putting solar panels on our roof. The only catch: the initial investment is steep for me, and probably most home owners, and government incentives can be huge in getting homeowners to save energy in the long-run.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Dr. Thomas Sherry

Ms. Jo-Elle Somersett
16460 SE 135th Ave
Clackamas, OR 97015-8938
(503) 722-3839

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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One of the many benefits of the PACE program is the increased need for "green", alternative energy innovation, businesses and more JOBS!!!

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Ms. Jo-Elle Somersett

Ms. Colleen Fitzgerald
2472 Route 737
Stony Run, PA 19529-8794
(610) 994-4908

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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If you want to behave responsibly, help homeowners to install renewable energy in their homes.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Ms. Colleen Fitzgerald

Dr. Terry Graff
208 2nd Ave W
Sabin, MN 56580-4139
(218) 789-7171

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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We need to quit relying on energy that comes from burning things. This is essential unless we intend on desertifying much of the world and inundating low lying areas with salt water.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Dr. Terry Graff

Jacqueline Duke
1808 Kiva Rd
Santa Fe, NM 87505-3313
(505) 982-8186

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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While visiting Turkey last spring I noticed that even in the poorest villages the homes had solar water heaters on the roof. The US, one of the richest countries in the world, should be encouraging innovative ways to save energy.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Jacqueline Duke

Mr. Michael Wolff
3800 Solano Park Cir Apt 2425
Davis, CA 95616-5376

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

Solar panels have come down in price in the last two years and will continue to do so. The climate change deniers are slowly losing the fight and most people are willing to support practical programs like PACE. Please do not prevent a modest step forward for society and the Earth.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mr. Michael Wolff

Mr. Bob Rodriguez
2400 Countrywood Rd
Raleigh, NC 27615-1217
(919) 676-2573

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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If anything Mr. Pollard, the use of a photo-voltaic, solar hot water system, home weatherization, energy and water efficiency measures all help mitigate the impacts of higher energy costs and helps home owners keep more money in their pockets for other things - like paying off a mortgage.

I know from my family's experience how we've been able to permanently reduce our electricity usage by 39% through the use of solar hot water, weatherization and various energy and water efficiency measures. This is helping pay for additional retrofits so we can further reduce our electricity consumption even further. This gives us peace of mind knowing we're not going to see huge utility bills even when the weather doesn't cooperate.

Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

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I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,

Mr. Bob Rodriguez

Mr. David Beard
114 Fayette Blvd
Syracuse, NY 13224-1128
(315) 445-2645

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

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I am personally very interested in having solar energy installed for my home, however the financial investment by myself is too steep for me. PACE would be a big help for me to invest in renewable, clean energy that will help our country reduce its dependence on fossil fuels.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mr. David Beard

Thomas Stanton
153 Center Ave
Chatham, NJ 07928-2642

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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Please get back on the side of US homeowners!

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Thomas Stanton

Mr. Mark Pezzati
56 Mayer Rd
Andes, NY 13731-2648

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

Clean solar for ALL NOW !

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mr. Mark Pezzati

Karen Martellaro
8210 Caenen Lake Rd
Lenexa, KS 66215-2557
(913) 492-4311

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

Investing in energy efficiency and renewable energy technologies in homes is a good way to reduce our country's big dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

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Thank you for your consideration.

Sincerely,
Karen Martellaro

Mr. Matthew Emmer
4143 Via Marina
Marina Del Rey, CA 90292-5303

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

The U.S. cannot drill its way to energy independence. We need to develop new technologies to meet our energy needs. Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. Moreover, clean, renewable energy sources will provide a tremendous boost to the U.S. economy and employment. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

FHFA's assertion that PACE assessments create unreasonable risk doesn't stand up to scrutiny. In fact, clean energy investments can be among the most profitable that one can make to a home. By lowering its operating cost, efficiency improvements leave homeowners more cash to meet their mortgage obligations. The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale.

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Thank you for your consideration.

Sincerely,
Mr. Matthew Emmer

Dr. Douglas Morse
110 Bleecker St Apt 7f
New York, NY 10012-2102
(212) 353-1720

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

Investing in home energy efficiency and renewable energy technologies is a prudent way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. The PACE programs reduce the barriers that often stop homeowners from making these improvements. The investment stays with the home and allows future owners to take responsibility for the investment and reap the benefits.

Clean energy investments can be among the most profitable that one can make to a home. Energy efficiency improvements lower operating costs and leave homeowners with more cash to meet mortgage obligations or for making other home improvements. Plus, the presence of a solar system on a home provides a significant premium at resale.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Dr. Douglas Morse

Mrs. Erika Kane
6218 Sconce Rd
Hubbard, OR 97032-9448
(503) 651-2556

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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As someone who has put solar panels on their roof and installed energy efficient windows with the help of a state program I know how useful government support is for homeowners.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mrs. Erika Kane

Ms. Patsy Glaser
521 Alameda Ave
Fircrest, WA 98466-5911
(253) 565-4125

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

Wish you would check out Germany as they have backed solar on roofs and have now closed down all nuclear plants as they now have so much solar.
no need any more for nuclear. I was devested that Obama is a go ahead for nuclear? GAD, take a look at Japan and Russia and what happened there, so back off.

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Thank you for your consideration.

Sincerely,
Ms. Patsy Glaser

Ms. Debbie Biere
7617 Meadowbrook Ln
Barnhart, MO 63012-2619
(636) 464-6806

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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At this point, I think it is very important to continue this program. We need to invest in clean energy as much as possible.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Ms. Debbie Biere

Ms. Laura Horowitz
6544 Darlington Rd
Pittsburgh, PA 15217-1840

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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As a homeowner, I invest in my home on a regular basis. This is a smart, affordable way to invest both in my property and in our energy future.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Ms. Laura Horowitz

Ms. Nancy Mackinnon
W277n2764 Chicory Ln
Pewaukee, WI 53072-4392
(847) 844-0748

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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This makes sense - we should invest in this. Thank you.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Ms. Nancy Mackinnon

Ms. Leslie Edwards
143 Talley Dr
Palm Harbor, FL 34684-4651

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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Living in Florida, I would love to harness the abundance of sunlight and turn it in to electricity! Unfortunately, I am not in a position to be able to finance a home improvement like this in the current economy. The PACE program would be very beneficial to homeowners in my area and to the environment. Please renew this program.

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Thank you for your consideration.

Sincerely,
Ms. Leslie Edwards

Ms. Jutta Giselbrecht
3115 Stoneybrook Rd
Charlotte, NC 28205-3151
none

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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It is way overtime to address more clean energy in this country. Europe and China are leading the way again...

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Ms. Jutta Giselbrecht

Mr. Kevin Weigel
4163 E Arborvitae Ct
Boise, ID 83716-7071

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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I took advantage of wonderful incentive program that allowed me to put solar panels on my home. Allowing others to do the same will help America be energy independent. A single individual may not make a difference, but millions of individuals will

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mr. Kevin Weigel

Mr. Rod Barnett
49 Mahogany Ln
Simi Valley, CA 93065-6922
(805) 480-0193

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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mother nature took the millions of years to put all of this carbon in the ground and we are burning it up in less than 200 years. please don't look your grandchildren in the eyes and know that you didn't do the right thing about this... We have to do something now!!!!

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Thank you for your consideration.

Sincerely,
Mr. Rod Barnett

Mrs. Wendy Dart
PO Box 63
Maiden Rock, WI 54750-0063
(715) 448-3034

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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It is true. We have geothermal in our old house which is making it a very desirable property. In the new house, we have solarhot water system which works very well and we live in Wisconsin.

The Darts

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mrs. Wendy Dart

Ms. Marcia Bailey
3301 Alt 19
Lot 338
Dunedin, FL 34698-1533

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

Investing in energy efficiency and renewable energy technologies in homes and in businesses is the way we are going to move forward the green technologies. And it is a great way to help reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. I've already looked at prices for doing this privately, but until the technologies are common enough that the prices come down, it is just out of my price range. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

FHFA's assertion that PACE assessments create unreasonable risk doesn't stand up to scrutiny. In fact, clean energy investments can be among the most profitable that one can make to a home. By lowering its operating cost, efficiency improvements leave homeowners more cash to meet their mortgage obligations. The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale.

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Thank you for your consideration.

Sincerely,
Ms. Marcia Bailey

Ms. Danah Woodruff
4185 Huerfano Ave
San Diego, CA 92117-4308
(858) 945-8240

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

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Sincerely,
Danah Woodruff
4185 Huerfano Ave
San Diego, CA 92117

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Thank you for your consideration.

Sincerely,
Ms. Danah Woodruff

Mr. Leif Knutsen
436 F St
Port Townsend, WA 98368-5206
(360) 385-6349

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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PERSONAL NOTE:

I am not a rich person but I do not have any debt and my wife and I have been frugal all our lives. Last year, here in the rain shadow of the Olympics, we invested \$25k into a Solar PV system. The first year with WA production credit and low efficient consumption, that system has paid for all my electricity, all my winter heat, all my propane for gas stove and hot water and all the gas that I use in my Honda Fit! That is ~9+% return on investment and every dime stays in the USA. (Match that on Wall Street if you are not an inside trader.) Not a black hole Swiss bank account. HELP US! Take the profit out of pollution. Use that money to fund the Green Awakening Economy. Double the price of fossil fuel, it will just double the value of my investment. Redistribute the wealth of the rich into less profit and more social good. What the hell is a livable Earth worth to you, your family, and progeny ever more?

Pleading,
Captain Leif Knutsen

Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

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I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow

PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mr. Leif Knutsen

Mr. John Crampton
1401 W 102nd St
Bloomington, MN 55431-3162
(952) 884-6704

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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Get your heads out of the sand! Renewable energy is not a fad. We cannot continue burning fossil fuel and destroying our planet. Wake up!!!

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mr. John Crampton

Mr. Peter Sweeny
92 Stephen Dr
Pleasantville, NY 10570-1824
(914) 769-7182

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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We must find and support every opportunity to increase energy efficiency.

I wholeheartedly support the points listed below and hope you will work to implement them.

Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

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Thank you for your consideration.

Sincerely,
Mr. Peter Sweeny

Mr. George Sonnentag
9170 W Highland Park Ave
4
Franklin, WI 53132-8026
(414) 425-6485

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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we need this type of energy more than ever with the way the oil companies can manipulate their prices. we have to get free of oil usage.

I have installed solar and this helped me a lot.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mr. George Sonnentag

Ms. Emily Smith
480 Pinewood Dr
San Rafael, CA 94903-1332
(415) 499-8194

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Thank you for your consideration.

Sincerely,
Ms. Emily Smith

Mr. Linc Cole
120 Cutlass Ln
Cudjoe Key, FL 33042-4226
(305) 744-0625

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Can you not envision a scenario where every new building is equipped with Solar Energy? Where older homes are converted to solar and/or wind energy?

Our dependence on "less clean" fuels would evaporate. We would have cleaner air, cleaner crops and total energy independence.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mr. Linc Cole

Mrs. C Gunn
515 High Meadows Dr
Sugar Land, TX 77479-5172

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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LETS GET THIS DONE ALREADY! THANK YOU!

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Thank you for your consideration.

Sincerely,
Mrs. C Gunn

Mr. Steven Tichenor
636 Bolt Mountain Rd
Grants Pass, OR 97527-9535
(541) 479-7516

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Thank you for your consideration.

Sincerely,
Mr. Steven Tichenor

Ms. E Ingraham
5519 Lindenshire Ln
Dallas, TX 75230-2137
(972) 386-6723

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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My daughter took advantage of this before and I am interested in seeing how it would help me.

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Thank you for your consideration.

Sincerely,
Ms. E Ingraham

Mr. James Gill
470 N 4th St
Souderton, PA 18964-1313
(215) 723-9662

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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I plan on purchasing a solar heating system when there is financial help to do so.

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Thank you for your consideration.

Sincerely,
Mr. James Gill

Mr. Gregory Pitts
6 Willis St
Dorchester, MA 02125-1946

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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We should do all we can to promote this transition!

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mr. Gregory Pitts

Ms. Cheryl Limpach
2613 Albatross Way
Sacramento, CA 95815-2805

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Sincerely,
Ms. Cheryl Limpach

Lawrence Jacksina
1238 Timberbranch Ct
Charlottesville, VA 22902-7207
(434) 979-3989

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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As the cost goes down and efficiency goes up, the new technologies are becoming more possible for me. I am definitely interested in alternative sources of hot water and electricity for my home.

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Thank you for your consideration.

Sincerely,
Lawrence Jacksina

Mr. Jeb P. Brown
509 University Ave Apt 804
Honolulu, HI 96826-5008
(808) 542-9552

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Sincerely,
Mr. Jeb P. Brown

William Tankersley
1301 S Boston Ave
Tulsa, OK 74119-3205
(918) 455-1638

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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I put solar panels on my home and they work great. I would like to add a few more, so any help and encouragement would help in a number of ways: create more jobs, reduce carbon emissions, reduce need for building expensive power plants raising utility rates and more carbon emissions.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
William Tankersley

Mr. Jim Turner
2308 Oak Ln
Kirksville, MO 63501-2146
(660) 341-1428

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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I personally visited the Missouri Capitol at Jefferson City to lobby several legislators there about this. It is very important that Missouri's PACE statute be effectively put into action!

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mr. Jim Turner

Ms. Jo Wernli
3600 Spotted Horse Trl
Austin, TX 78739-5730
(512) 282-4571

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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As you can see, I live in Austin, Texas, and our city is trying really hard to become as "Green" as possible. We are in the process of banning the use of plastic shopping bags, and to have the PACE program put in place in our state would go a long way in helping Austin achieve their goal in becoming a "Green" city.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Ms. Jo Wernli

Mr. Alexander Lidey
8176 Misty Horizon Ct
Las Vegas, NV 89113-4435

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Let's not be pennywise and pound foolish here. Will our legacy be pollution and global warming or Earth-wise energy independence? I am certain that Big Oil and the greedy local utility companies will get by just fine. They are going to need to figure out how, because our current tack is unsustainable in the long term.

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Thank you for your consideration.

Sincerely,
Mr. Alexander Lidey

Mr. Lorenzo Savona
984 Canton Ave
Milton, MA 02186-3618

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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I believe this to be true and I am putting my money where my mouth is and installing a solar array on my home that will provide 95-100% of my home's electricity needs.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mr. Lorenzo Savona

Mr. Edward Temple
422 8th St
Brooklyn, NY 11215-3459
(718) 788-1923

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

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I am in the process of looking into a solar energy system for my house. It makes sense. Why would anyone want to block something that can help everyone?

Sincerely,
Edward Temple

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mr. Edward Temple

Mr. Eric Ederer
4446 Seneca Dr
Okemos, MI 48864-2946
(517) 349-3093

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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PACE is a common sense win/win program. Let's create energy cost savings and new jobs.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mr. Eric Ederer

Mr. Anthony Del Plato
3509 West Ave
Interlaken, NY 14847-9785

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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As I upgrade my home, solar panels, wind turbines and geothermal technologies are on my agenda over the next 10 years.

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Thank you for your consideration.

Sincerely,
Mr. Anthony Del Plato

Ms. Shelle Meier
7710 Riverside Dr
Dublin, OH 43016-9726
(614) 766-4293

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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This just makes sense! Please DO THE RIGHT THING!! Thank you!

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Thank you for your consideration.

Sincerely,
Ms. Shelle Meier

Ms. Carmen Ostow
6 Franklin Ter
South Orange, NJ 07079-1637
(973) 763-2093

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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Anything that will free us from the dependence on oil has to make sense. If we don't try new, innovative sources and/or programs today, what do we use when the wells dry up?

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Ms. Carmen Ostow

Mr. Kenneth Johnson
861 Sheline Dr
Havana, FL 32333-4775

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Do YOU want to be personally responsible for the decline of the human race?...THEN ACT before it's too late and do all you can to STOP our environmental destruction.....if we can't live here nothing else matters....DUH !!!

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Thank you for your consideration.

Sincerely,
Mr. Kenneth Johnson

Mr. Bryan Winget
895 Howell St N
Saint Paul, MN 55104-1027
(651) 641-0226

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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PACE increases the value of homes, decreases the monthly energy costs, creates jobs and helps resales. The property tax increase to pay for renewable energy installations and energy-efficiency improvements is less than the decrease in utilities so owners are put into a better financial position.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mr. Bryan Winget

Mr. John Colgan-Davis
101 W Mount Airy Ave
Philadelphia, PA 19119-2439
(215) 247-3697

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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FHFA's assertion that PACE assessments create unreasonable risk doesn't stand up to scrutiny. In fact, clean energy investments can be among the most profitable that one can make to a home. By lowering its operating cost, efficiency improvements leave homeowners more cash to meet their mortgage obligations. The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale.

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Thank you for your consideration.

Sincerely,
Mr. John Colgan-Davis

Barbara Clewett
3099 Kirklevington Dr Apt 151
Lexington, KY 40517-2482
(248) 506-0945

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

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I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Barbara Clewett

Mr. Eric Fisher
320 Old Ayer Rd
Groton, MA 01450-1824

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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Although I no longer have a mortgage, it seems obvious to me that houses with clean energy technologies will be more valuable than those without. I'm currently investing in energy-saving upgrades to my home, and fully anticipate that they will increase the value of my home in excess of their cost.

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Thank you for your consideration.

Sincerely,
Mr. Eric Fisher

Ms. Morgan Benson
3711 N Linder Ave
Chicago, IL 60641-3219
(773) 899-5608

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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As a first-time homeowner, my family truly wants to the opportunity to invest in solar, and we would definitely participate in this program if given the chance!

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Ms. Morgan Benson

Mr. Don Schlichtmann
1201 Trinity Dr
Alexandria, VA 22314-4723
(703) 370-1217

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

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Clean energy investments can be among the most profitable that one can make to a home. By lowering its operating cost, efficiency improvements leave homeowners more cash to meet their mortgage obligations. Please continue to support clean energy alternatives.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mr. Don Schlichtmann

Mr. Richard Slingerland
18 Pine St
Pulaski, NY 13142-4507
(315) 298-3130

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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It seems that a person willing to install green technology in their home is more responsible and therefore a better risk. We are never going to get out of this fossil fuel addiction without making some sacrifices.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mr. Richard Slingerland

Mrs. Patti Wright
2 Bracken Pl
Bellingham, WA 98229-4405
(360) 441-7078

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Thank you for your consideration.

Sincerely,
Mrs. Patti Wright

Mr. David Hohle
127 10th Ave S
South St Paul, MN 55075-2215
(651) 450-0115

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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I have had solar panels on my roof since 1984, and they still work!

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mr. David Hohle

Mr. Michael Goldeen
1009 Goldenrose St
San Pedro, CA 90731-1456
(310) 348-1953

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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I live in the city of Los Angeles. Our civic goal of eliminating coal from our power mix can only be achieved through large scale use of solar power. We have the sun; all we need is enlightenment.

Sincerely,
Michael Goldeen
1009 Goldenrose St.
San Pedro, CA 90731-1456

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mr. Michael Goldeen

Mr. Deral Mc Keel
PO Box 1450
Newport, OR 97365-0011

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

I believe the PACE programs should continue.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mr. Deral Mc Keel

Ms. Linda Rudick
1008 Park Rd
Sunset Beach, NC 28468-4290
(910) 575-0804

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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No of course to mention that this is distributed energy...not centralized. This creates less need for more power plants, or should I say more dirty power plants. This places the power generation at the site of use...toooo smart!!!

Let's start thinking smarter. Let's bring back PACE energy program for all.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Ms. Linda Rudick

Mr. David Edwards
291 Limerick Ave
Eugene, OR 97404-1292
(541) 543-6867

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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This being a form letter does not negate the fact that it represents my feelings.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mr. David Edwards

Diane Davis
681 Lakewood Ln
Marquette, MI 49855-9517
(906) 361-3155

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

FHFA's assertion that PACE assessments create unreasonable risk doesn't stand up to scrutiny. In fact, clean energy investments can be among the most profitable that one can make to a home. By lowering its operating cost, efficiency improvements leave homeowners more cash to meet their mortgage obligations. The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale.

I would give anything to have solar panels/wind turbines on my home. However, being on disability/social security (like so many senior citizens on limited incomes). I will try to save to install the roof mounted wind turbine(s) as I have the money, hopefully within a couple of years. I live on Lake Superior and the states that border the Great Lakes are talking about installing the large wind turbines off shore but, who knows how long that will take.
Sincerely,
Diane Davis

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Diane Davis

Miss Aleia Webb
18540 SW Boones Ferry Rd
Tualatin, OR 97062-8490

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

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WE ALSO NEED SUPPORT FOR RENTERS AND RENTAL PROPERTY OWNERS IN THEIR QUEST TO ACHIEVE ENERGY EFFICIENCY!

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Miss Aleia Webb

Mr. Mike Higgins
7054 Jackson Dr
San Diego, CA 92119-3007
(619) 463-5341

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

Let's give the gift of clean energy to our children and grandchildren. Think of the tremendous benefit to them if we just act today!

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mr. Mike Higgins

Mrs. JoAnne Lightner
104 White Gate Rd
Pittsburgh, PA 15238-2622
(412) 828-4009

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

I really cannot come up with any valid reason why this would not be a good idea for homeowners, or anyone who lives on this planet! I do suspect that those with conflicting interests have had enormous influence in changing what looks like a total "WIN" program.

Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

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Thank you for your consideration.

Sincerely,
Mrs. JoAnne Lightner

Mr. Edward Dale
341 Emma Rd Apt 6
Asheville, NC 28806-3846
(619) 228-6908

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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New industry is new jobs, Clean Energy is Clean Jobs!!

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mr. Edward Dale

Dr. Steven Norton
1178 Flannigan Creek Rd
Viola, ID 83872-9780
(208) 882-7194

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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This is a great program and helps ordinary people overcome the overwhelming upfront costs of doing the right thing and improving our children's future.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Dr. Steven Norton

Dr. William M. Smith, Jr.
21702 Asturias Rd
Summerland Key, FL 33042-4102

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

I have lived in the Florida Keys most of my life. We have the most abundant sunshine in the contiguous 48 states.

Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

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Thank you for your consideration.

Sincerely,
Dr. William M. Smith, Jr.

Mr. Pat Reed
7485 Blackhawk Rd
Micco, FL 32976-7761
(772) 664-7482

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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A fair price for electricity is a must if this is to be cost-effective and that means that utilities must pay a fair price for this electricity!

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mr. Pat Reed

Ms. Judith Atwood
47 Floral St Apt 308
Bath, ME 04530-2063
(207) 442-7296

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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FHFA cannot duck PACE assessments much longer without pushing us past the point of no return in so many areas of our civilization and our environment. Stop fighting what people want, and what is best for the country, the world, and the human race. Support PACE programs, please. Your grandkids will still be alive to thank you, this way.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Ms. Judith Atwood

Ms. Susan Bartovics
273 N Shore Rd
North Haven, ME 04853-3017
(207) 867-4938

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

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We do this in Maine, as you know. It works here, how about getting it to work everywhere. The world needs this, homeowners need it. Now is a good time for you to do something about encouraging efficiency and renewables!

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Ms. Susan Bartovics

Mrs. Connie Delk
7831 Lascala Blvd
Indianapolis, IN 46237-8620

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

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457

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mrs. Connie Delk

Ms. Patricia Fulbright
1615 SE 29th Ave
Portland, OR 97214-4921
(503) 233-7925

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

I think that homeowners' investing in energy efficiency and renewable energy technologies in their homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. The innovative PACE programs help homeowners and address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits. The PACE program is a beneficial one to families and communities.

For this reason, FHFA's assertion that PACE assessments create unreasonable risk doesn't stand up to scrutiny. In fact, clean energy investments can be among the most profitable that one can make to a home. By lowering its operating cost, efficiency improvements leave homeowners more cash to meet their mortgage obligations. The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale.

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Thank you for your consideration.

Sincerely,
Ms. Patricia Fulbright

Mr. Russell Bradburn
213 Lees Cv
Helena, AL 35080-7116
(205) 663-6084

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

These types of programs strike me as a good way to reduce our dependence on fossil fuels over time, and thus to reduce the amount of damage our society does to the environment, which, need I remind you, is the only place we have to live. I urge you to reconsider your position on the PACE program and to reinstate it as soon as possible.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mr. Russell Bradburn

Ms. Joann Palladino
4331 Cr 309
Lake Panasoffkee, FL 33538-3307

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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When will the Bloom Box be available for residential use? If the government is not going to immediately act on that, then let's get the PACE programs front and center. We need to do as much as we can, as soon as we can, to promote clean energy.

Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

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Thank you for your consideration.

Sincerely,
Ms. Joann Palladino

Ms. Margot Anthonisen
3255 Glencairn Rd
Shaker Heights, OH 44122-3407
(216) 848-0156

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

Thinking of my grandchildren and their futures, I know that investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

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Thank you for your consideration.

Sincerely,
Ms. Margot Anthonisen

Mr. Vincent Pawlowski
255 W University Blvd
Tucson, AZ 85705-7676
(520) 887-4101

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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I am a homeowner with an electric car. I need solar panels NOW!

Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

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Thank you for your consideration.

Sincerely,
Mr. Vincent Pawlowski

Mr. Thomas Joy
1235 SE 2nd Pl
Cape Coral, FL 33990-2006
(239) 574-7236

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

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Personally, I think that every home in the Gulf Coast area should at least have solar electric panels installed on them. You talk about energy conservation and clean energy, well here is a way to make it happen.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mr. Thomas Joy

Ms. Judith Millon
8051 Parkside Ln NW
Washington, DC 20012-2252
(202) 882-6460

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

IF WE FELT WE COULD AFFORD SOLAR PANELS, WEATHER TIGHT WINDOWS, ETC.
HOW QUICKLY WE WOULD RUSH TO MAKE CHANGE. PACE SOUNDS LIKE JUST WHAT WE
NEED. GLOBAL WARMING IS NOW WAITING. LET'S GO!!! Investing in energy
efficiency and renewable energy technologies in homes is the smartest
way to reduce our country's dependence on fossil fuels, reduce
pollution, improve public health and curb climate change. These
innovative PACE programs address the barriers that often stop
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Thank you for your consideration.

Sincerely,
Ms. Judith Millon

Mr. Jared Barcz
3033 Kutztown Rd
Reading, PA 19605-3415

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

We will eventually be forced to not rely on fossil fuels when they run out.

This type of program helps us be progressive rather than reactive.

China will continue to dominate the production of panels if we do not invest in our own manufacturers.

As a contractor, I personally witnessed homeowners back out of solar programs because of lack of assistance. We subsidize oil...let's switch

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mr. Jared Barcz

Miss Sara Wright
6342 Hollister Dr Apt 1908
Speedway, IN 46224-2921

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

FHFA's assertion that PACE assessments create unreasonable risk doesn't stand up to scrutiny. In fact, clean energy investments can be among the most profitable that one can make to a home. By lowering its operating cost, efficiency improvements leave homeowners more cash to meet their mortgage obligations. The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale.

I have been looking for a new home for the past couple years. However, I would not make the investment unless I could solar energy to, at least in part, heat my home and water. Even though the winter just passed has been mild, my gas and electric bills are untenably high; I do not care to finance the fossil fuel industries, which get billions of dollars in tax breaks to the detriment of our economy, on the back of my income and small pensions.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Miss Sara Wright

Mr. Matthew Baker
519 Dendra Ln
Worthington, OH 43085-3745
(614) 846-5904

Mar 15, 2012

Alfred Pollard

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Here in Ohio, Geothermal heat and cooling systems are very effective at reducing energy usage and produce long term savings. It would be great if this program could help people to overcome the one-time cost of installing these systems.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mr. Matthew Baker

Dr. Vasilios Gikas
456 Nimick St
Sharon, PA 16146-1238
+302102797559

Mar 15, 2012

Alfred Pollard

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Professor Vasilios Gikas, Academician

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Thank you for your consideration.

Sincerely,
Dr. Vasilios Gikas

Ms. Kathleen Hopkins
671 Vernon St Apt 305
Oakland, CA 94610-1487

Mar 15, 2012

Alfred Pollard

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I also believe that multi-unit buildings (apartments and condominiums) such as the one in which I live should be mandated to upgrade to alternative energy sources, and should receive significant incentive to do so.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Ms. Kathleen Hopkins

Mr. Jon Olson
5001 Russell Ave S
Uppr
Minneapolis, MN 55410-2210
(612) 834-8113

Mar 15, 2012

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My wife and I have just purchased a home here in Minnesota. Minnesota is one of the states in the northern part of the country that is almost ideal for solar energy. My wife and I specifically sought out a home that would allow us to optimize our use of solar electric and hot water using roof-mounted installations, and we're already seeking options for how to pay for these systems.

It is my most sincere hope the government will continue the solar energy program, perhaps even augmenting it to include other clean, renewable forms of energy that residential homes may be able to install for very reasonable prices, resulting in dramatic collective savings on energy, reduced pollution, and a reduction in reliance on fossil fuels.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,

Mr. Jon Olson

Andy Wilson
384 Old West Trl
Buda, TX 78610-9528
(512) 477-1729

Mar 15, 2012

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I have previously worked in mortgage underwriting and loan closing and can attest to how ridiculous underwriting standards are that would allow for NINJA (No Income No Job or Assets) loans but an optional increase in tax assessments to pay for an upgrade is too risky? VA has been overseeing a program for decades where veterans can get an energy efficiency second mortgage-- these loans have an incredibly low default rate, and it's time the rest of the public had similar options.

In 2009 Texas passed a law to allow for PACE loans, and we have been waiting for the federal government to come in line with what we already know is a good deal here. Please create these with all deliberate speed so homeowners can begin saving energy, saving money on their bills, and adding to the value of their home through efficiency and clean energy.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,

Andy Wilson

Ms. Carol Keffer
114 Woodland Dr
Newport News, VA 23606-3634

Mar 15, 2012

Alfred Pollard

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Thank you for your consideration.

Sincerely,
Ms. Carol Keffer

Mr. Robert Schmetzer
PO Box 312
South Heights, PA 15081-0312
(724) 378-0731

Mar 15, 2012

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Non-Polluting electricity can be made in many ways. We need clean air, water and land that sustains life. To continue to do the same old polluting and expect a different result is insanity. With all change there is friction, but we get through it. Good health in the present environment is cost prohibitive. In fact ,it is a nightmare. So let this generation take the right road to improving life for everyone.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mr. Robert Schmetzer

Ms. Susan Nimchick
362 James St
Chicopee, MA 01020-3057
(413) 246-2827

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Individuals have vision and knowledge and with this we wish the opportunity and access to our own energy future which the US will eventually realize and start to lead the rest of the world.

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Thank you,
Sue

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Ms. Susan Nimchick

Mr. David Trivasos
2044 1/2 Ovid St
Baton Rouge, LA 70808-1469
(225) 346-4028

Mar 15, 2012

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We all complain on our dependence on foreign oil. This is a way to mitigate that dependency. Help us help the world.

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Thank you for your consideration.

Sincerely,
Mr. David Trivasos

Ms. Debbie Notkin
680 66th St
Oakland, CA 94609-1004

Mar 15, 2012

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Clean energy investments are among the most profitable that one can make to a home. Efficiency improvements make homes cheaper to own and run, thus making mortgages easier to pay. A solar system on a home provides a significant premium at resale, according to a study by the highly respected Lawrence Berkeley Laboratory.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Ms. Debbie Notkin

Ms. Elizabeth Caton
711 W Casino Rd Apt 4b4
Everett, WA 98204-8121
(425) 359-6638

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P.S.- it's crucial for us to be allowed to have cost-efficient and energy efficient resources at home. we can't afford to live on the little money that we have as it is and the more we can become self-sufficient and return energy to our local energy companies, the easier it will be for us to get by. this means monthly bills will decrease, income will increase automatically with the way renewable energy is currently working as well as a feeling of self-sufficiency to improve our morale as citizens.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Ms. Elizabeth Caton

Mr. John Dayton
633 Burton Point Rd
Hallieford, VA 23068-1027
(804) 725-5775

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Is the current administration REALLY supporting renewable energy strategies or is it all just hypocritical smoke and mirrors ? Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

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Sincerely,
Mr. John Dayton

Dr. Alan Wray
14810 Center Ave
San Martin, CA 95046-9747

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Thank you for your consideration.

Sincerely,
Dr. Alan Wray

Mr. Brandon Bean
2019 Los Feliz Dr
Apt 8
Thousand Oaks, CA 91362-3030
(805) 657-7565

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P.S. I Love Wildlife love Brandon M Bean. AND FOR OUR KIDS LIVE & THEY FUTURE TO.

"In this great future, you can't forget your past..." Bob Marley

P.S. I Love Wildlife love Brandon M Bean.

Thank you for helping to save these executives why saving the Western Gray Whale important.

Thank you for considering my comments. I look forward to your swift action to ensure a complete ban on whaling in Iceland.

Sincerely,

Thank you for your consideration of this issue.

Thank you for considering my views on this issue. I look forward to your reply.

Sincerely, Thank you for considering my views on this issue. I look

forward to your reply.

Yours truly, Thank you for considering my comments. Thank you for taking my concerns into consideration. Sincerely, Thank you for considering my comments. P.S. I Love Wildlife love Brandon M Bean. Thank you for receiving my comments. Sincerely, Brandon M Bean 2019 Los Feliz dr Apt 8 Thousand Oaks CA 91362-3030 Brandonmbean@yahoo.com I love 8stops7 They Rock. <http://www.8stops7.com> Thank you for considering and conveying my message to your government. Sincerely, Brandon M Bean 805.657.7565

I love 8stops7 They Rock. <http://www.8stops7.com>

<http://www.facebook.com/brandon.m.bean>

Sincerely,

BRANDON M BEAN
805-657-7565

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Sincerely,
Mr. Brandon Bean

Ms. Joan Bristol
415 Rokeby Rd
Coatesville, PA 19320-5108
(610) 466-9103

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Let's get big oils influence out of the way to a cleaner future!

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Thank you for your consideration.

Sincerely,
Ms. Joan Bristol

Mr. David Krempasky
143 Derr Hill Rd
Lock Haven, PA 17745-8511

Mar 15, 2012

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The technological development that will come from supporting clean energy technologies can only help us off our dependence upon fossil fuels and what they do to harm our economy and environment.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mr. David Krempasky

Ms. Heather Walters
25 Parade Pl Apt 3b
Brooklyn, NY 11226-1020

Mar 15, 2012

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Sincerely,
Ms. Heather Walters

Ms. Wendy Glenn
1014 Hillside Lndg
Carrabassett Valley, ME 04947-5103
(207) 235-2319

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Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

Please support the PACE program and make sure that it is available to everyone and not dependent on the town applying or participating in the program. I tried to participate in the PACE program and was told that my town had to participate. Please ensure that the program is accessible to everyone that would like to participate.

Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

FHFA's assertion that PACE assessments create unreasonable risk doesn't stand up to scrutiny. In fact, clean energy investments can be among the most profitable that one can make to a home. By lowering its operating cost, efficiency improvements leave homeowners more cash to meet their mortgage obligations. The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Ms. Wendy Glenn

Dr. Mary Ownby
3975 N Tucson Blvd
Tucson, AZ 85716-1037

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

In fact, clean energy investments can be among the most profitable that one can make to a home. By lowering its operating cost, efficiency improvements leave homeowners more cash to meet their mortgage obligations. The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Dr. Mary Ownby

Ms. Gayla Kirschmann
201 1st Ave NW Apt 202
Mandan, ND 58554-3111

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

We need to take responsibility and start to turn this country into an independent energy one. Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

FHFA's assertion that PACE assessments create unreasonable risk doesn't stand up to scrutiny. In fact, clean energy investments can be among the most profitable that one can make to a home. By lowering its operating cost, efficiency improvements leave homeowners more cash to meet their mortgage obligations. The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Ms. Gayla Kirschmann

Mr. James Newberry
30 Ruby St
New Haven, CT 06515-1327
(203) 389-8219

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's fossil fuel insecurity, reduce pollution, improve public health, curb climate change and reduce trade deficits. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

FHFA's assertion that PACE assessments create unreasonable risk doesn't stand up to scrutiny. In fact, clean energy investments can be among the most profitable that one can make. By lowering operating costs, efficiency improvements leave homeowners more cash to meet their mortgage obligations. The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale, due to numerous benefits.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mr. James Newberry

Ms. Nancy Janda
2722 Main St
Pittsburgh, PA 15235-3648

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

Investing in energy efficiency and renewable energy technologies in homes is the smartest way to lower fuel use, reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

FHFA's assertion that PACE assessments create unreasonable risk doesn't stand up to scrutiny. In fact, clean energy investments can be among the most profitable that one can make to a home. By lowering its operating cost, efficiency improvements leave homeowners more cash to meet their mortgage obligations. The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Ms. Nancy Janda

Mrs. Ellen Stadler
RR 4 Box 4284
Dalton, PA 18414-9743
(570) 945-7288

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

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FHFA's assertion that PACE assessments create unreasonable risk doesn't stand up to scrutiny. In fact, clean energy investments can be among the most profitable that one can make to a home. By lowering its operating cost, efficiency improvements leave homeowners more cash to meet their mortgage obligations. The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale.

Oil prices are killing us we have to look for new source of heating fuel.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mrs. Ellen Stadler

Ms. Tracy Bowling
180 County Road 588
Royse City, TX 75189-9622
(469) 338-2161

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

FHFA's assertion that PACE assessments create unreasonable risk doesn't stand up to scrutiny. In fact, clean energy investments can be among the most profitable that one can make to a home. By lowering its operating cost, efficiency improvements leave homeowners more cash to meet their mortgage obligations. The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale.

I have been hoping to build within the year but only its solar panel any i believed it was possible for everyone. Please make it so!

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Ms. Tracy Bowling

Edward Syrett
PO Box 1255
Menlo Park, CA 94026-1255
(650) 322-7643

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. In some areas, there's the option of having a private firm install and own a solar installation and lease it back to the homeowner, thereby reducing the up-front investment which can be a major barrier to going solar, especially for retirees who lack the time to amortize such an investment. My wife and I now have solar panels on our roof through just such a leaseback arrangement. But that's not available nationwide.

PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

FHFA's assertion that PACE assessments create unreasonable risk doesn't stand up to scrutiny. In fact, clean energy investments can be among the most profitable that one can make to a home. By lowering operating costs, efficiency improvements leave homeowners more cash to meet their mortgage obligations. Having a solar system on a home provides a significant premium at resale.

Finally, the cost of electric power as delivered by most utility companies is going to increase in years to come. As that happens, the effective return on the solar investment will also increase. From that viewpoint, residential PACE programs are a no-brainer!

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Edward Syrett

Mr. Dan Rathmann
219 N Lieuallen St
Moscow, ID 83843-2140
(208) 882-8262

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

Investing in energy efficiency and renewable (non-fossil) energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health, and curb 'greenhouse gas' emissions

Innovative PACE programs address the barriers that often stop homeowners from making these improvements.

PACE keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

FHFA's assertion that PACE assessments create unreasonable risk doesn't stand up to scrutiny.

In fact, clean energy investments can be among the most profitable that one can make to a home. By lowering utility operating cost, such efficiency improvements leave homeowners more cash to meet their mortgage obligations.

The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mr. Dan Rathmann

Ms. Virginia Robertson
2454 Gulfstream Ln
Fort Lauderdale, FL 33312-4702
(954) 683-0887

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

I live in the Sunshine State AND my major in college was Solar-Thermal Engineering!! I should have solar collectors on my roof and making my own power, yet I know it is cost-prohibitive.

I would like my home to be one of those with a solar system. FHFA should drop its opposition to the residential PACE programs.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Ms. Virginia Robertson

Mr. Gordon Woelper
6504 Chasewood Dr
7b
Jupiter, FL 33458-5862

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

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Thanks for your time and consideration!!

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mr. Gordon Woelper

Dr. Nancy Zambito-Franz
641 Old Hickory Blvd
Unit 401
Brentwood, TN 37027-3953
(727) 742-1353

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

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As an educator I am concerned about the world we are leaving behind for our young people to clean up. We need to model responsible behaviors with regard to our environment.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Dr. Nancy Zambito-Franz

Mr. Darrell Hoppe
425 Ensign Rd NE
Apt A3
Olympia, WA 98506-5156

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

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Green improvements to homes will defiantly reduce energy costs, promote the growth of green manufacturing companies, providing much needed jobs and possibly keep more jobs in the US.

This type of program should also roll over to the small business community. Just a smarter way to live. Even the hard core anti-environmental conservatives could make money off the additional green material/installation sales.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mr. Darrell Hoppe

Dr. Shermin De Silva
157 Summer St
Somerville, MA 02143-2637

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

We don't have time to waste. Let's get this program back on track now.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Dr. Shermin De Silva

Dr. Barbara Franklin
7994 Caminito Dia
San Diego, CA 92122-1612

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

Personally, it is of great interest to me to be able to convert my home to solar and other forms of environmentally sustainable energy. I also realize that investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

FHFA's assertion that PACE assessments create unreasonable risk doesn't stand up to scrutiny. In fact, clean energy investments can be among the most profitable that one can make to a home. By lowering its operating cost, efficiency improvements leave homeowners more cash to meet their mortgage obligations. The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Dr. Barbara Franklin

Mr. Philip Bisesi
Affiliated Consultants, Engineers at Bisesi
Home
15 Hi View Dr
Black Mtn, NC 28711-8720
(828) 669-0107

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

My home uses hot water heated by propane at 4 times the cost of natural gas. I have a reverse mortgage which requires me to pay my taxes and utility bills or loose the house. Social security has not kept up with the cost of living due to higher utility and automobile gasoline costs. I eat rice and beans because I can not afford meat. Food costs are up because corn is used for ethanol. The only way that my life will be sustainable is if I can use solar (free) energy instead of propane. Buying a solar system from a local company rather than propane from "global big oil" will be a great improvement to the quality of life in my community. It will ease the hurt caused by big government supporting big business and big banks.

FHFA's assertion that PACE assessments create unreasonable risk doesn't stand up to scrutiny. In fact, clean energy investments can be among the most profitable that one can make to a home. By lowering its operating cost, efficiency improvements leave homeowners more cash to meet their mortgage obligations. The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,

Mr. Philip Bisesi

Mr. Michael Teepe
473 S Park Ave
Saint Louis, MO 63119-4157
(314) 963-3298

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

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This is a timely idea whose time has come.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mr. Michael Teepe

Mr. Val Nemcek
PO Box 802
Bandon, OR 97411-0802

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

This is a great program. Do the right thing for our country and the planet.

Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

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Thank you for your consideration.

Sincerely,
Mr. Val Nemcek

Dr. Jon Spar
1408 Lobo Ct NE
Albuquerque, NM 87106-2609
(505) 232-9616

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

I have already taken the steps to reduce my carbon pollution by installing 2 renewable systems on my home, now in their 6th year.

I have a solar thermal system for domestic hot water and under floor radiant heating.

I have a 2.4Kw PV system that supplies more than double my yearly usage.

Avoided energy costs and a small monthly check from my electric service provider add up to a 7% return on investment that is all but guaranteed as my sunshine hours are historically very consistent year to year so I can almost predict from year to year what my expenditures and credits will be in advance.

This distributed energy generation may be the nightmare of the energy companies but will strengthen our cities and country and limit climate causing pollution.

Any questions on which way we should go?

Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

FHFA's assertion that PACE assessments create unreasonable risk doesn't stand up to scrutiny. In fact, clean energy investments can be among the most profitable that one can make to a home. By lowering its operating cost, efficiency improvements leave homeowners more cash to meet their mortgage obligations. The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Dr. Jon Spar

Mr. RICK AND SHARON NORLUND
PO Box 162
Durham, CA 95938-0162

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

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FHFA's assertion that PACE assessments create unreasonable risk doesn't stand up to scrutiny. In fact, clean energy investments can be among the most profitable that one can make to a home. By lowering its operating cost, efficiency improvements leave homeowners more cash to meet their mortgage obligations. The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale.

Sincerely, Rick and Sharon Norlund

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mr. RICK AND SHARON NORLUND

Ms. Deborah Hecht
3 Washington Square Vlg
New York, NY 10012-1836

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

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I am working two jobs to be able to insulate my home and in the hopefully near future, install solar panels on my home. I could easily run the electric (including a water heater) for my home and two barns. I also plan to investigate small, vertical axis wind mills that can be installed residentially. The PACE programs would/will benefit people like me and since clean energy seems like such an obvious positive, progressive, and ultimately productive industry for our country, why would anyone want to stop this? I disagree with the notion that they create "too much risk." Frankly, that's ludicrous and I cannot imagine where that statement comes from. Oh, yes I can: fossil fuel corporations and their lobbyists, right?

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Ms. Deborah Hecht

Ms. Linda Ray
1752 SE Cedar Creek Pl
Gresham, OR 97080-1089

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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FHFA's assertion that PACE assessments create unreasonable risk doesn't stand up to scrutiny. In fact, clean energy investments can be among the most profitable that one can make to a home. By lowering its operating cost, efficiency improvements leave homeowners more cash to meet their mortgage obligations. The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale. We Oregonians believe in safe, clean, renewable energy for the health of our environment and stability of our home investments.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Ms. Linda Ray

Mr. Christian Garton
5016 Calderon Rd
Woodland Hills, CA 91364-2928

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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Thanks for thinking ahead.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mr. Christian Garton

Ms. Cristen Osborne
433 Sylvan Ave Spc 18
Mountain View, CA 94041-1647

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Thank you for your consideration.

Sincerely,
Ms. Cristen Osborne

Marta Sherwood
730 W 9th St
Gilroy, CA 95020-6325
(408) 847-1714

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Help our country become self-sufficient once again. Help us become independent of the whims of the oil industry. Help us reduce, reuse and recycle without products that will only need to be cleaned up by future generations. The PACE programs are both a short and long term win-win solution for our citizens.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Marta Sherwood

Ms. Moraima Suarez
215 21st St
Brooklyn, NY 11232-1189

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

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Thank you for your consideration.

Sincerely,
Ms. Moraima Suarez

Mrs. Teresa Saleem
1508 No Mor Cv
Austin, TX 78758-4619

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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In addition, I believe the United States could gain economic recovery ground faster by allowing the home improvement industry a wider pathway (higher demand means more workers will be needed to manufacture, install, and connect to the power grid) to expand. Investing in productive technology like (energy efficiency and renewable energy technologies in homes) is an investment not just for homeowners; it is an investment in America's future.

I support anytime America can be a leader instead of a follower!

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mrs. Teresa Saleem

Mr. Joseph Jewell
13840 W Adams Rd
Wadsworth, IL 60083-9737
(202) 559-4621

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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I would love to have solar energy and I've been looking into wind energy but it's just too expensive. Please help!

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mr. Joseph Jewell

David Ely
1328 Addison St
Berkeley, CA 94702-1717

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Keep PACE!!!

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Thank you for your consideration.

Sincerely,
David Ely

Mr. Clayton Hunter
5007b Cottonwood Cir
Austin, TX 78723-5314

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Thank you for your consideration.

Sincerely,
Mr. Clayton Hunter

Mr. Bill Carey
3931 Woodcliff Rd
Sherman Oaks, CA 91403-5055

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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This is a no-brainer for the future health of our country and the planet.

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Thank you for your consideration.

Sincerely,
Mr. Bill Carey

Mr. Rudy Wittshirk
Mile 11.5 Hatcher Pass Rd.
Willow, AK 99688
(907) 495-5095

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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My humble abode could really use some insulation---which would save a lot of oil and wood. - R.W.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mr. Rudy Wittshirk

Ms. Helena Fontaine
1666 Maywick View Ln Apt 1
Lexington, KY 40504-2187
(859) 278-4064

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Solar water heaters are not complex and installing them would create jobs.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Ms. Helena Fontaine

Dr. Ralph Baker
840 Ashby West Rd
Fitchburg, MA 01420-6626
(978) 345-4415

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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I have both a solar PV system at my home, and a solar thermal (hot water) system as a preheater to my home's heating system. Both are working very well, saving me money, and have a rapid payback.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Dr. Ralph Baker

Mr. Anthony Casazza
818 North St
Jackson, NJ 08527-2806

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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I WANT SOLAR PANELS FOR FREE.

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Thank you for your consideration.

Sincerely,
Mr. Anthony Casazza

Mr. Ernest Minster
325 Laska Rd
Punxsutawney, PA 15767-5722

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Its a win win situation. Be smart not stupid.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mr. Ernest Minster

Mr. Ronald Selig
6434 W Hazelwood St
Phoenix, AZ 85033-2006
(623) 846-4346

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mr. Ronald Selig

Anthony Romano
600 Hardin Rd
Little Rock, AR 72211-3504
(501) 295-8934

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Let individual homeowners install solar panels and other alternative electrical devices and get the homeowners big tax credits for doing that. It's the only way we can get going in alternative energy sources.

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Thank you for your consideration.

Sincerely,
Anthony Romano

Mr. John Klatt
1407 Hollow Tree Blvd
Round Rock, TX 78681-1963

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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Personal solar a the key to energy freedom. help me help this nation
get off of opec oil.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mr. John Klatt

Mr. Louis C Kovacs
9825 Hope Acres Rd
White Plains, MD 20695-2868

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

FHFA's assertion that PACE assessments create unreasonable risk doesn't stand up to scrutiny. In fact, clean energy investments can be among the most profitable that one can make to a home. By lowering its operating cost, efficiency improvements leave homeowners more cash to meet their mortgage obligations. The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale.

This is VERY important to me -- home energy costs are a substantial draw on the energy system, and home heating (when powered by oil, or even natural gas) is a significant source of atmospheric CO2. Any additional source of funding that helps home owners adopt clean energy sources is very important.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mr. Louis C Kovacs

Mr. Dan Albrecht
9787 Palm St NW Apt 212
Coon Rapids, MN 55433-5484

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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There is so much green technology available today. Not only would it reduce our dependency on Fossil Fuel, Home installations could greatly reduce fragility in the power grid.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mr. Dan Albrecht

Christine Goldbach
65 Arcadia Ave
Stratford, CT 06614-3504
(203) 378-4310

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Why can't you start thinking about the American people and future generations rather than only how to make more money for yourself. Stop being sooooo greedy!!!!

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

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Sincerely,
Christine Goldbach

Ms. Angela Brown
501 Morelock Dr
North Chesterfield, VA 23236-3357

Mar 15, 2012

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I have written to my representatives since I was in elementary school in support of solar energy (I am now 60 and apparently still having to do so, had you listened to me then we might be better positioned now).

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Ms. Angela Brown

Dr. Phyllis Stonebraer
628 Ferry St SW Apt 4
Albany, OR 97321-2324

Mar 15, 2012

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Sincerely,
Dr. Phyllis Stonebraer

Mr. Mark Powell
3619 E Spokane St
Tacoma, WA 98404-3027
(253) 202-0282

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Home and commercial buildings being refitting, or built with alternative energy in mind is the only way we can break our addiction to damaging fossil fuels, and create the clean, energetic nation we all deserve.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mr. Mark Powell

Mr. Eric Meece
3914 Leigh Ave
San Jose, CA 95124-2910
(408) 448-6726

Mar 15, 2012

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Thank you for your consideration.

Sincerely,
Mr. Eric Meece

Ms. Nancy Davenport
3722 Frazier Dr
Endwell, NY 13760-2513
(607) 239-5880

Mar 15, 2012

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Thank you for your consideration.

Sincerely,
Ms. Nancy Davenport

Ms. nastassia hill
PO Box 383572
Waikoloa, HI 96738-3572

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Thank you for your consideration.

Sincerely,
Ms. nastassia hill

Mr. Steven Mulholan
84 Annette Dr SW
Reynoldsburg, OH 43068-9625

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I am more than interested in this..

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Sincerely,
Mr. Steven Mulholan

Mr. Chris Wakeman
3961 S Underwood Rd
Scottsburg, IN 47170-6322
(812) 752-3436

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Sincerely,
Mr. Chris Wakeman

Ms. Kathleen Phillips
704 Milwaukee St
Kewaunee, WI 54216-1030
(920) 388-4634

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Let's take positive steps toward depending on creating energy within our borders. I vote for this freedom.

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Thank you for your consideration.

Sincerely,
Ms. Kathleen Phillips

Ms. Georgia McDonald
1501 Regester Ave
Loch Hill, MD 21239-1626
(410) 821-6956

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We have ALREADY installed 26 solar panels on our home. We were in a stable enough financial situation that we could use a HELOC to finance our project. A PACE program would enable other more financially-stressed homeowners to have solar installed and the entire community would reap the benefits, both environmentally and economically.

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Sincerely,
Ms. Georgia McDonald

Ms. Diann Allen
620 Phil Ct
Cupertino, CA 95014-4654

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Not only did you get it wrong, but you got it backward. You should be demanding that all new building and any remodel over a certain amount require updates of old systems. We are never going to go back in time. We are moving forward and we must push on and take up, embrace and demand that new technology be incorporated into our buildings.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Ms. Diann Allen

Ms. Alison Blume
1131 East Ct
Novato, CA 94945-3205

Mar 15, 2012

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Dear Mr. Pollard:

The timing has never been better. Everyone is complaining about rising utility bills and there is a strong desire to be more green, lower costs and install solar panels.

Please be the one to champion investment in energy efficiency and renewable energy technologies in homes. Please position yourself as the one who stands for reducing pollution, improving public health and doing something about climate change.

FHFA's claims that PACE assessments create unreasonable risk and doesn't stand up to scrutiny. The truth is that clean energy investments can be among the most profitable that one can make to a home. By lowering its operating cost, efficiency improvements leave homeowners more cash to meet their mortgage obligations. The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale.

Please be the one to help American home owners be part of the sustainable green movement to reduce climate change. You will look back at this and be happy you did. Please support PACE programs.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Ms. Alison Blume

Ms. Lynda Hendrell
8032 E El Toro Cir
Apt 211
Tucson, AZ 85715-4318
(520) 886-9446

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Let's get our feet on the path to the future starting now. What are we waiting for? Easy oil is already gone.

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Thank you for your consideration.

Sincerely,
Ms. Lynda Hendrell

Ms. Noenoe Barney-Campbell
2445 Pauoa Rd Apt B
Honolulu, HI 96813-1379

Mar 15, 2012

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I would invest in clean energy if I owned a house, but since I rent, how about some incentive to renters to invest in a portable system if and when one exists.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Ms. Noenoe Barney-Campbell

Mr. Dennis Balgemann
6201 Marmaduke Ln
North Fort Myers, FL 33917-4407
(239) 470-1486

Mar 15, 2012

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No doubt you've read the book, *The Third Industrial Revolution*, by Jeremy Rifkin. This book outlines the common sense approach to getting this country out of the dependence on foreign oil, and out of over-exploiting our natural areas to obtain more within this country. Transfer the oil subsidies from big oil to clean energy systems like solar and wind. Forget nuclear as it is too costly, and the waste material cannot be disposed of economically, and without great potential hazard for future generations. I hope that you will give this paragraph your special consideration.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,

Mr. Dennis Balgemann

Nancy Dawley
7497 Hosbrook Rd
Cincinnati, OH 45243-1756
(513) 936-8933

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Since the loan is repaid via real estate taxes, it is not a risk to the government, but a sure thing. Why stop a win:win program?

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Sincerely,
Nancy Dawley

Mr. Robert Hyer
10364 Fox Ln
Lillian, AL 36549-4459
(251) 961-2317

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

FHFA's assertion that PACE assessments create unreasonable risk doesn't stand up to scrutiny. In fact, clean energy investments can be among the most profitable that one can make to a home. By lowering its operating cost, efficiency improvements leave homeowners more cash to meet their mortgage obligations. The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale.

DO SOMETHING GOOD. USE YOUR BRAINS. HELP STOP OUR CORPORATE MAGGOTS FROM CHEMICALLY BOMBING COLORED CHILLEN IN OUR OIL PLANTATION TO STEAL IRAQ'S OIL AFTER NINETEEN SAUDIS ATTACKED. LET'S HOLD HANDS AND ALL WALK UPRIGHT TOGETHER, IF FOR ONLY LONG ENOUGH TO SUCK THE LIFE FROM THE NIGER DELTA FOR JESUS!

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mr. Robert Hyer

Stacey Ruggaard
4281 Shaggy Bark Rd
Show Low, AZ 85901-7549
(192) 825-1121

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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FHFA's assertion that PACE assessments create unreasonable risk doesn't stand up to scrutiny. In fact, clean energy investments can be among the most profitable that one can make to a home. We live in AZ where the only reliable resource (the sun) is plentiful. By lowering its operating cost, efficiency improvements leave homeowners more cash to meet their mortgage obligations. The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Stacey Ruggaard

Dan Chapman
1012 Orchard Ave
Muscatine, IA 52761-5512
(563) 263-2039

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Mr. Pollard--It's time that we rapidly phase out fossil fuels. Solar energy is an important part of this. PACE programs are a stepping stone to greater energy independence. Support it. I agree with the rest of this email message.

Dan Chapman Muscatine, Iowa

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Thank you for your consideration.

Sincerely,
Dan Chapman

Mrs. Linda Jenkins
1396 Doolittle Mill Rd
Conway, NC 27820-9455
(252) 585-1369

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Any kind of energy is so expensive that people cannot afford. We need to find any way to save money in this day and time!

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mrs. Linda Jenkins

Mrs. Elizabeth Tumilty
448 Caren Dr
Virginia Beach, VA 23452-3512

Mar 15, 2012

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For many years now I have wanted to invest in solar and wind energy for my home but have been unable to afford the change over. I would edinitelytake advantage of a program like this!

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mrs. Elizabeth Tumilty

Dr. Lisa Dahill
840 Euclaire Ave
Columbus, OH 43209-2414
(614) 338-8130

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Please use your leadership to help bring back this important program to make possible people's investment in clean energy.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Dr. Lisa Dahill

Mrs. Lin Penrose
6205 Toro Creek Rd
Atascadero, CA 93422-1006

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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There are many home owners or in the home "loaners" categories that would and could benefit this country with the PACE programs active.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mrs. Lin Penrose

Mr. Brian Berninger
3680 Oak Park Rd
Deerfield, WI 53531-9705

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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It is beyond time we get on with moving the heating/cooling of our homes to a dependence on renewable energy not fossil fuels, anyway one looks at this. We need to do more of this, not less. There will be lessons to be learned along the way, that is to be expected, but it does not mean we do not go forward.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mr. Brian Berninger

Ms. Rebecca Branham
1755 Olinda Rd
Makawao, HI 96768-7124
(808) 269-9350

Mar 15, 2012

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Clean Energy!

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Thank you for your consideration.

Sincerely,
Ms. Rebecca Branham

Mr. Anthony Smith
110 E Elm St
Oneida, NY 13421-1406
(315) 363-5093

Mar 15, 2012

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Thank you for your consideration.

Sincerely,
Mr. Anthony Smith

Mrs. Joan Kyler
728 S 2nd St
Philadelphia, PA 19147-3402
(215) 925-2928

Mar 15, 2012

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I think that alternative energy sources, like solar and wind power, are best installed on individual buildings. That way if an appliance malfunctions, other appliances will not be affected, unlike our centralized power today. They also are less able to be sabotaged, unlike centralized power sources like wind farms or solar panel farms.

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Thank you for your consideration.

Sincerely,
Mrs. Joan Kyler

Mr. Mark Mckennon
438 6th Ave
Brooklyn, NY 11215-8047

Mar 15, 2012

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Of course, solar is a sound investment, and if millions of homes made the switch, the environment would appreciate it. I myself intend to build a home that is as energy efficient as money can buy, relying on the electrical grid as a backup rather than a primary source of energy. Solar panel makers love citizens like me; I am the bane of home heating oil and power utility companies.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mr. Mark Mckennon

Mr. Adam Stuart
PO Box 221892
Anchorage, AK 99522-1892
(907) 980-4698

Mar 15, 2012

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Thank you for your consideration.

Sincerely,
Mr. Adam Stuart

Abhaya Thiele
PO Box 13108
Gainesville, FL 32604-1108

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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What I like best about the PACE programs is that PACE also brings an economic shot in the arm to local communities.

For instance, within the first year, the Boulder County, Colorado PACE program created 120 jobs, brought \$20 million in overall economic activity, and reduced homeowner's energy use by \$125,000.

Clean energy investments can be among the most profitable that one can make to a home.

By lowering its operating cost, efficiency improvements leave homeowners more cash to meet their mortgage obligations.

The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale.

Our climate is becoming erratic due to the increasing levels of CO₂ that fossil-based energy sources are creating.

I highly recommend that you watch the 16 minute TED talk by the NASA scientist, Dr. James Hansen. He quantifies the dramatic change that greenhouse gas emissions are causing. Basically, the longer we put off switching to clean, renewable non-fossil fuel energy, the more costly it will be to eventually make that transition.

The PACE program would be a positive step toward climate stabilization via clean energy.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Abhaya Thiele

Mr. Robert Hopkins
1915 Montana St Apt D
Missoula, MT 59801-1449
(314) 956-7320

Mar 15, 2012

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This is a definite step away from dependence on finite energy sources. We need to try alternative technologies so we can reduce our consumption of limited resources.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mr. Robert Hopkins

Ms. Linda Trevillian
2216 Westminster Ave
Alhambra, CA 91803-3727

Mar 15, 2012

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I would be very interested in investing in solar panels if they became affordable. Undoubtedly, many other citizens would, as well. That can only be good for the environment and good for our pocketbooks.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Ms. Linda Trevillian

Kevin Gilot
56 Cindy Ln
Mystic, CT 06355-1404
(860) 572-6086

Mar 15, 2012

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I have been looking into a home photovoltaic system over the past several years, but the costs remain too high for my family of 4. Folks need help. Period!

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Kevin Gilot

Mrs. Dorothy Varellas
35 Carr St
San Francisco, CA 94124-3134

Mar 15, 2012

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We need to make clean renewable energy more affordable for homeowners. Every senior citizen who owns a home should be offered a free solar system, the cost of which could be deducted from the sale of their home when that time comes. In the meantime any extra energy produced by they system should be credited against the upfront cost of installation. In areas where wind is an option, small wind generation systems could also be offered.

Everything we can do to reduce our need for fossil fuels must be done and done quickly. The future of our planet is at stake and the health and welfare of our citizens should be first and foremost in promoting and supporting clean renewable energy generation.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mrs. Dorothy Varellas

Ms. Ruth Gillespie
728 Griggs Ave
Fort Worth, TX 76103-3718

Mar 15, 2012

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Dear Alfred Pollard,

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Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

FHFA's assertion that PACE assessments create unreasonable risk doesn't stand up to scrutiny. In fact, clean energy investments can be among the most profitable that one can make to a home. By lowering its operating cost, efficiency improvements leave homeowners more cash to meet their mortgage obligations. The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale.

I am a Realtor, and hope you stay with this program..

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Ms. Ruth Gillespie

Dr. David Banner
424 E Terhune St
Viroqua, WI 54665-1738
(608) 637-2451

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

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We have solar photovoltaic on our home (1.5 KW) and solar hot water. The photovoltaic I did 12 years ago before incentives just like I like renewables (and don't like burning fossil fuel!) and I used incentives for the Solar H2O. The residential PACE program would go a long way towards getting folks up and running with solar. With climate change and peak oil, this is becoming more important all the time!!!!!!

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Dr. David Banner

Katherine Simon
14 Alida Ct
Oakland, CA 94602-2505
(510) 530-5302

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

I installed solar panels on my home about 8 years ago, and i believe that it has added to the value of my home.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Katherine Simon

Mrs. Jane Roberts
N6893 Hunters Ridge Rd
Delavan, WI 53115-4100

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

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Time really is running out on environmental issues! We must have clean energy.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mrs. Jane Roberts

Mr. Raymond Litzsinger
1159 Gross Ave
Green Bay, WI 54304-2555

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

I agree with The Sierra Club. Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

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I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mr. Raymond Litzsinger

Mr. Herbert Milley
PO Box 13706
El Cajon, CA 92022-3706
(619) 593-1392

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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I personally, and several of my friends are interested in putting a photo-voltaic system on our roofs, but we are already using so little electrical energy, that without some additional incentives, it does not make economic sense. I would have to take a loan, which would not show a positive return as things now stand.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mr. Herbert Milley

Mr. Orlando R Reyes Sr
651 W 171st St
New York, NY 10032-3001
(718) 884-0726

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

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I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mr. Orlando R Reyes Sr

Dr. Edward Fujimoto
1136 Meridian Way
Rocklin, CA 95765-4751

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

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Why is it that Germany and Japan have had incredible growth in alternative energy utilization? It is because of programs such as PACE. We have got to invest in this area, post-haste. We have adequate evidence that our dependence on fossil fuels and especially through import of these fuels is not best for our security or national interest.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Dr. Edward Fujimoto

Mr. Todd Templeton
8155 Foothill Blvd
Sunland, CA 91040-2967

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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Creating jobs while recouping the investment in a clean manner and less reliance on foreign oil. This is a patriotic idea and congress is against it, That's how you get an approval of below 10%.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mr. Todd Templeton

Ms. Beth Lanie
23106 63rd Ave W
Mountlake Terrace, WA 98043-2939
(425) 771-2740

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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Thank you for your consideration.

Sincerely,
Ms. Beth Lanie

Mrs. Shela Seals
9315 S Lippizan Pl
Hereford, AZ 85615-8423

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Thank you for your consideration.

Sincerely,
Mrs. Shela Seals

Miss Mike Bauer
2194 239th Ave
Cushing, WI 54006-7606
(715) 648-5318

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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WE HAVE TO HAVE ALL OPTIONS FOR RENEWAL ENERGY. IT SHOULD BE EVIDENT THAT THIS IS A GOOD ALTERNATIVE TO COAL PRODUCED ELECTRICITY AND HOT WATER. NOT ALL AREAS OF THE COUNTRY CAN TAKE ADVANTAGE BUT LET THOSE WHO CAN.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Miss Mike Bauer

Mr. Jim Jung
3553 Placer Ct
Merced, CA 95340-0627
(209) 726-5142

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Com'on....this is a no brainer. Had we kept this program more active we wouldn't be bemoaning the price of energy today! I'm tired of 'wishy-washy', bought and paid for Government. How about doing something for your country and it's people for a change? Let's start acting like adults, and do the right thing for a change. Let's make our parents proud...finally.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mr. Jim Jung

Mr. Joe Weisman
5156 N Brummetts Creek Rd
Bloomington, IN 47408-9616

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Let's do it with PACE!!

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mr. Joe Weisman

Dr. Alan Barnes
2135 NW 3rd Pl
Gainesville, FL 32603-1513
(352) 377-8230

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Think globally, act locally to change the way the United States uses energy, from fossil fuels to renewable resources.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Dr. Alan Barnes

Ms. Ella Melik
PO Box 866
Moxee, WA 98936-0866
(509) 457-6634

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Thank you for your consideration.

Sincerely,
Ms. Ella Melik

Ms. Joanne Steele
1 Union Center Rd
Saint Remy, NY 12401-8749
(845) 338-0300

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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What's the risk? Loss of income for the gluttonous petroleum industry?
Who are you representing? Them or US? Yes on PACE!!

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Ms. Joanne Steele

Mr. Ira Rabois
213 Tupper Rd
Spencer, NY 14883-9640
(607) 564-7597

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

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Thank you for your consideration.

Sincerely,
Mr. Ira Rabois

Mrs. Emily Brandt-Duxbury
3335 W McKinley Ave
Fresno, CA 93722-5525

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

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Please do not take us back to the wasteful building techniques of our past by discontinuing the only program that makes green homes possible for anyone but the very rich. A green home should not mean you have to have a lot of "greenbacks" to get it.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mrs. Emily Brandt-Duxbury

Ms. Liza White
908 Malcolm Ave
Los Angeles, CA 90024-3114

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

I am considering how to get solar panels on my home in Los Angeles where we have plenty of sun. The financing is difficult.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Ms. Liza White

Miss Gail Marie Noon
642 W 40th St Apt 3
San Pedro, CA 90731-7149
(310) 547-5676

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

Mr. Pollard,

Properly Assessed Clean Energy (PACE) programs are a VERY important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation MUCH MORE energy independent. I STRONGLY DISAGREE with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments would not be worthy of financing through FHFA loans.

Investing in energy efficiency and renewable energy technologies in homes is the SMARTEST way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

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I STRONGLY urge FHFA to DROP its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Gail Noon
642 W. 40th St.
San Pedro, CA 90731-7149
gailmaria51@att.net

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Miss Gail Marie Noon

Mr. Abra and Diane Gwartney
4104 SE Ash St
Portland, OR 97214-2020
(503) 234-2835

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

financial help should be made available to the poor and senior home owners who can not afford the cost of a solar system purchase and installation. It would bring many more solar systems into communities and would cut toxic, environment killing aerosols by cutting grid fed energy usage which is what we all want. Currently, there is no government program that addresses this need. As it is, those who can't afford a solar system are out of luck. Those who have the money, can save on costs, being part of the solution. Those who do not have the money are doomed to pay and pay and pay - saving nothing and being part of the problem.

FHFA's assertion that PACE assessments create unreasonable risk doesn't stand up to scrutiny. In fact, clean energy investments can be among the most profitable that one can make to a home. By lowering its operating cost, efficiency improvements leave homeowners more cash to meet their mortgage obligations. The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mr. Abra and Diane Gwartney

Dr. Christine Voss
106 Locust Ct
Pine Knoll Shores, NC 28512-6518
(252) 726-6841

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

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FHFA's assertion that PACE assessments create unreasonable risk doesn't stand up to scrutiny. In fact, clean energy investments can be among the most profitable that one can make to a home. By lowering its operating cost, efficiency improvements leave homeowners more cash to meet their mortgage obligations. The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale.

Conservation is the most efficient means of achieving energy sustainability.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Dr. Christine Voss

Harry Blumenthal
2773 Avery Ln
Eureka, CA 95501-3304

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

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FHFA's assertion that PACE assessments create unreasonable risk doesn't stand up to scrutiny. In fact, clean energy investments can be among the most profitable that one can make to a home. By lowering its operating cost, efficiency improvements leave homeowners more cash to meet their mortgage obligations. The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale. Your stance is in directly opposite to President Obama's stated wish to become more energy independent as a country and for America to use cleaner energy sources.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Harry Blumenthal

Dr. William Wallace
1004 16th St
Bellingham, WA 98225-6606
(360) 961-2110

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

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This is most important!!

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Dr. William Wallace

Ms. Rose Polis
2 Lincoln Ave
Massapequa Park, NY 11762-2618
(516) 799-0318

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

HELLO. MY NAME IS ROSE. Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

FHFA's assertion that PACE assessments create unreasonable risk doesn't stand up to scrutiny. In fact, clean energy investments can be among the most profitable that one can make to a home. By lowering its operating cost, efficiency improvements leave homeowners more cash to meet their mortgage obligations. The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Ms. Rose Polis

Ms. Kristin Hurley
13243 Aubrey St
Poway, CA 92064-3322

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

Surely you understand that investing in energy efficiency and renewable energy technologies in homes is one of the smartest ways to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often discourage homeowners from making these improvements and incorporating the investment into the home.

FHFA's assertion that PACE assessments create unreasonable risk doesn't stand up to scrutiny. In fact, clean energy investments can be among the most profitable that one can make to a home. They increase property values and not only encourage future owners to continue the responsibility for the investment, but reward them with cost savings and other benefits. By lowering operating costs, efficiency improvements leave homeowners more cash to meet their mortgage obligations, handle insurance needs or take care of other expenses. For example, the Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale.

I don't know if your agency discontinued support for PACE because of pressure from the home loan industry or from energy companies, possibly both, but it is time to do the right thing and stop obstructing residential clean energy programs for homeowners.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Ms. Kristin Hurley

Ms. Joyce Sherokow
4034 Wyoming St
Saint Louis, MO 63116-3920

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

I would love to install solar panels on my roof, but they are way too expensive right now. We need to bring down the cost so average working people can afford them.

Also, we need to get our utilities to accept our extra power.

Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

FHFA's assertion that PACE assessments create unreasonable risk doesn't stand up to scrutiny. In fact, clean energy investments can be among the most profitable that one can make to a home. By lowering its operating cost, efficiency improvements leave homeowners more cash to meet their mortgage obligations. The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Ms. Joyce Sherokow

Ms. Cindy Jeffords
765 Powers Ferry Ct SE
Marietta, GA 30067-6753
(770) 850-1282

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

FHFA's assertion that PACE assessments create unreasonable risk doesn't stand up to scrutiny. In fact, clean energy investments can be among the most profitable that one can make to a home. By lowering its operating cost, efficiency improvements leave homeowners more cash to meet their mortgage obligations. The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale.

It's time to move toward making energy efficiency the standard not the exception. Our future is in progress not keeping with what's been in the past.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Ms. Cindy Jeffords

Mr. Dann Carnes
145 Windsor Cir
Chapel Hill, NC 27516-1208

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

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FHFA's assertion that PACE assessments create unreasonable risk doesn't stand up to scrutiny. In fact, clean energy investments can be among the most profitable that one can make to a home. By lowering its operating cost, efficiency improvements leave homeowners more cash to meet their mortgage obligations. Savings on utility bills can be spent with local businesses thereby promoting community wide economic recovery.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mr. Dann Carnes

Mrs. Lea Batten
409 Dartmouth Ave
Melbourne, FL 32901-6947
(321) 723-2990

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

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FHFA's assertion that PACE assessments create unreasonable risk doesn't stand up to scrutiny. In fact, clean energy investments can be among the most profitable that one can make to a home. By lowering its operating cost, efficiency improvements leave homeowners more cash to meet their mortgage obligations. The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale.

Are they working on making solar panels hurricane proof >

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mrs. Lea Batten

Ms. Laura Simpson
PO Box 2926
Mckinleyville, CA 95519-2926
(707) 822-3529

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

I live on the coast. If the sea rises towns nearby could be under water. We need to make it easy for homeowners to invest in solar. My husband and I already have solar, but a lot of young homeowners cannot afford to pay for solar all at once.

Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

FHFA's assertion that PACE assessments create unreasonable risk doesn't stand up to scrutiny. In fact, clean energy investments can be among the most profitable that one can make to a home. By lowering its operating cost, efficiency improvements leave homeowners more cash to meet their mortgage obligations. The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Ms. Laura Simpson

Mr. Michael Ryan
Ontario Ave.
Sheboygan, WI 53081

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

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FHFA's assertion that PACE assessments create unreasonable risk doesn't stand up to scrutiny. In fact, clean energy investments can be among the most profitable that one can make to a home. By lowering its operating cost, efficiency improvements leave homeowners more cash to meet their mortgage obligations. The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale.

Let's be rational, reasonable and intelligent for a change. We can't continue using fossil fuels and remain healthy and solvent.
Thank you.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mr. Michael Ryan

Dave Mills
PO Box 452
Jackson, WY 83001-0452
(719) 331-6642

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

Investing in energy efficiency and renewable energy technologies in homes is one of the best ways to: (1) reduce our country's dependence on fossil fuels, (2) reduce pollution, (3) improve public health, and (4) curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

I believe that FHFA's assertion that PACE assessments create unreasonable risk is incorrect. In fact, clean energy investments can be profitable for the homeowner. By lowering operating costs, efficiency improvements leave homeowners more cash to meet their mortgage obligations. The presence of a solar system on a home can provide a significant premium at resale.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Dave Mills

Ms. Derianna Mooney
4305 SE 44th Ave
Portland, OR 97206-4005
(503) 774-5702

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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I compost, recycle, have disconnected all drain spouts to sewers, have great new insulation, double paned windows and doors. Now all I want to do is get solar energy and an instant hot water system. Help me get those please.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Ms. Derianna Mooney

Mr. Charles Keefe
1423 Martin Luther King Jr Way
Berkeley, CA 94709-1980

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

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IT ONLY MAKES SENSE TO ALLOW SOLAR (IT SHOULD BE MADATORY FOR ALL NEW BUILDINGS, HOUSES, ETC) iT IS GOOD FOR PEOPLES HEALTH, THE ENVIORNMENT AND STILL THE BIG ELECTRICAL CO CAN STILL MAINTAIN THIER BUSINESS,

THANK YOU

CHARLES KEEFE

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mr. Charles Keefe

Philip Ross
810 Rockhurst Dr
Lincoln, NE 68510-4101

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

The the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change requesting Investing in energy efficiency and renewable energy technologies in homes. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

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Thank you for your consideration.

Sincerely,
Philip Ross

Ms. Nava Sarracino
1300 W 7th Ave
Anchorage, AK 99501-3211
(907) 250-6265

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

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The real risk is depending on fossil fuels which have a limit and pose a significant risk to our health, the environment and global warming

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Ms. Nava Sarracino

Mr. Michael Canny
10 El Paso Ct
Hampton, VA 23669-1511

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

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This also makes much more sense than destroying the environment to satisfy our excessive oil useage. We need to decrease our fossil dependence and this is one way yo do just that!

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mr. Michael Canny

Dr. Claudia Salmoni
13375 N Atalaya Way
Oro Valley, AZ 85755-8547

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

FHFA's assertion that PACE assessments create unreasonable risk doesn't stand up to scrutiny. In fact, clean energy investments can be among the most profitable that one can make to a home. By lowering its operating cost, efficiency improvements leave homeowners more cash to meet their mortgage obligations. The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale.

I live in a home in Tucson that uses energy from the coal plant on the edge of the city, upwind from Tucson's residents. We can actually measure the amount of pollution that comes from the plant. Why is the sunniest city in USA dependent on a toxic, long term more costly form of energy supply?

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Dr. Claudia Salmoni

Mr. Jon Hansen
228 SW 186th St
Normandy Park, WA 98166-3958

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

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Years ago I installed solar panels on my roof. Even in rainy Seattle they generate much needed energy to help us wean ourselves from sources of pollution. I urge you to support the clean and renewable energy systems of the future,

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mr. Jon Hansen

Mrs. Gale Rullmann
435 Eagle Stone Rdg
Youngsville, NC 27596-8786

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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Investing in this kind of energy would be could for the whole world and the planet. I beleive that the only reason that this kind of energy is not being persued is due to the oil and electric companies. I wonder why the oil and electric companies are not investing in R&D for these programs and in return they can still make money and everyone would be happy. Of course the price would be cheaper for everyone. I guess that is what is holding such a great idea from becoming reality.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mrs. Gale Rullmann

Ms. Veena Gursahani
750 N Dearborn St Apt 2608
Chicago, IL 60654-3860
(404) 992-0638

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Thank you for your consideration.

Sincerely,
Ms. Veena Gursahani

Mr. Frank Pilholski
1 Nixon Rd
Framingham, MA 01701-3016

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Thank you for your consideration.

Sincerely,
Mr. Frank Pilholski

Ms. Nancy Carringer
13 Steinbeck St
Tyngsboro, MA 01879-2729

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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I would love to put solar panels on my roof, and enjoy the benefits of clean energy. Please rethink your decision.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Ms. Nancy Carringer

Ms. Margaret Tilden
PO Box 150733
San Rafael, CA 94915-0733

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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What a wonderful program is PACE! Let's bring this program to more and more communities and homes as quickly as possible!

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Sincerely,
Ms. Margaret Tilden

Janet & William McFarland
5836 Sassa St
Las Vegas, NV 89130-7235

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Thank you.

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Thank you for your consideration.

Sincerely,
Janet & William McFarland

Mr. Reynaldo Careaga
1092 E Senate Cir
Chandler, AZ 85225-5752
(480) 295-9596

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Us human being are killing our planet we live in. Future generations are going to pay dearly for our greed and carelessness, in caring for this planet. We need to get serious and start cleaning the environment and start to take good of our earth, this is the only home we have.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mr. Reynaldo Careaga

Ms. Lila Singer
24 Wyckham Rd
Tinton Falls, NJ 07724-3146
(732) 542-2399

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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We need to be forward looking. Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

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Thank you for your consideration.

Sincerely,
Ms. Lila Singer

Steev Klutter
2025 Haywood Dr
Sparks, NV 89434-0776

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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My home faces S-Sw and would be optimal for a tenant/partner-financed assesment to add solar water heating, while conserving imported water and power.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Steev Klutter

Ms. Donna Shepherd
73-1229 Melomelo St
Kailua Kona, HI 96740-9569
(808) 325-1331

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Thank you for your consideration.

Sincerely,
Ms. Donna Shepherd

Mr. Jakob Jaggy
22603 Parrotts Ferry Rd
Columbia, CA 95310-9726

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Really it is a no-brainer!

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Sincerely,
Mr. Jakob Jaggy

Ms. Carol Duke
PO Box 454
Flower Hill Farm
Williamsburg, MA 01096-0454

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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I believe that investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

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Sincerely,
Ms. Carol Duke

Ms. Karen Hewelt
51212 Cathryn Ct
Chesterfield, MI 48047-1405
(586) 949-6071

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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EVERY LITTLE BIT HELPS GOING GREEN! :)

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Thank you for your consideration.

Sincerely,
Ms. Karen Hewelt

Ms. Carol Wells
590 Gregory Ave
Weehawken, NJ 07086-5814
(201) 865-2146

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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I wish tge states would take it a step further and mandate all new construction should use solar panels. Please keep this program. We need more renewable energy.

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Thank you for your consideration.

Sincerely,
Ms. Carol Wells

Mrs. Jane Mackinnon
12924 SE Knapp St
Portland, OR 97236-5029
(503) 761-8227

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Thank you for your consideration.

Sincerely,
Mrs. Jane Mackinnon

Ms. Susan Blain
156 Vernon St
Gardner, MA 01440-3832
(978) 632-4435

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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It's the twenty-first century. We're beyond peak oil. Let's move forward with clean energy in any way we can.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Ms. Susan Blain

Ms. Laura Dubester
PO Box 1241
Stockbridge, MA 01262-1241
(413) 274-3454

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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Financing to make investments affordable over the life of the investment is critical! This is a proven mechanism and needs federal support. Thank you for your attention to this. Laura Dubester

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Thank you for your consideration.

Sincerely,
Ms. Laura Dubester

Mr. Nick Powell
1605 E Lopez Ct
Bellingham, WA 98229-2107

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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I too would like to install energy efficient technology on my own home and would need the help of the PACE programs to do so.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mr. Nick Powell

Mr. Dennis Winters
2314 Delancey Pl
Philadelphia, PA 19103-6461
(215) 790-1894

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

As the Million Solar Roofs coordinator in Philadelphia for three years, I can attest to the pride of home ownership that results from improving a home's energy efficiency and by adding solar electric and hot-water systems. FHFA should be leading the way in allowing American homeowners to create added value to their homes.

Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

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Thank you for your consideration.

Sincerely,
Mr. Dennis Winters

Mr. Bo Baggs
3565 Lake Arthur Dr
Port Arthur, TX 77642-7601
(409) 853-4118

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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I am ready and willing to install solar systems on my house in Port Arthur, Texas now.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mr. Bo Baggs

Mr. Dan Crawford
2311 Kipling St SW
Roanoke, VA 24018-2125
(540) 343-5080

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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The new day has arrived... Some have not seen the light yet, but now...NOW... we must embrace efficiency in every way possible. PACE is a critical component in our shift to efficiency and alternatives to energy use.

thank you for your hard work.

Dan Crawford

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mr. Dan Crawford

Ms. Liz Wally
5528 Victor St
Dallas, TX 75214-5055
(214) 821-2237

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

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This is so important! We need these programs!!

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Ms. Liz Wally

Ms. Carolyn Gabel -Brett
11 Cobbs Rd
West Hartford, CT 06107-1402

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

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I just had an energy audit for our home and am interested in everything that I can do to help reduce our dependency on fossil fuels and reduce pollution. I am trying to do my part, I hope you will do yours by supporting PACE programs.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Ms. Carolyn Gabel -Brett

Mr. Daniel Brower
10449 Oak Valley Rd
Angels Camp, CA 95222-9735
(209) 785-6964

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Look at the big picture! Think outside the box! Do what is right for homeowners, our economy, our environment. Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

FHFA's assertion that PACE assessments create unreasonable risk doesn't stand up to scrutiny. The Federal Government has taken risks far greater than this. Consider the big bail-outs of GM, Chrysler, Bank of America, CitiGroup and on and on. Take a chance on the little people this time.

In fact, clean energy investments can be among the most profitable that one can make to a home. By lowering its operating cost, efficiency improvements leave homeowners more cash to meet their mortgage obligations. The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale.

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Thank you for your consideration.

Sincerely,
Mr. Daniel Brower

Mr. Francis Schilling
11651 S Lava Peak Ave
Vail, AZ 85641-6177
(888) 888-8888

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Continuing to employ riskier and more environmentally damaging technologies to obtain filthy fossil fuels to feed our doomed oil addiction is a fool's errand. If the oil disappears in 30 years or 50 or 150 - what is the ultimate difference? The end result for generations of our children yet to come is that the oil will be gone and will be prohibitively expensive long before that. It is only logical to attempt everything in our power to delay that day and to preserve as much as we can for as long as we are able. We need to focus our efforts on alternatives and we need to do it yesterday!

Investing in energy efficiency and renewable energy technologies in homes is *undoubtedly* the smartest and most proactive way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

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Thank you for your consideration.

Sincerely,
Mr. Francis Schilling

Chris Edmonson
14808 NE 78th St
Vancouver, WA 98682-4256

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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I live partially off the grid much of the time and have to say that it takes thought and persistence to make it all work. Any assistance is welcomed by those actually doing this. Solar is not risk, let me repeat that, NO RISK. It is the right thing to do and it will keep the technologies necessary to have a good energy future for the country.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Chris Edmonson

Jeffrey & Karen Miner
PO Box 2576
South Lake Tahoe, CA 96158-4076
(530) 577-7293

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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Jeff Miner
South Lake Tahoe, CA

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Sincerely,
Jeffrey & Karen Miner

Ms. Jaye Howard
13063 Lincoln Way Apt A
Auburn, CA 95603-4124
(408) 378-3797

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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EVERYONE SHOULD LIVE BY SOLAR POWER - PLEASE MAKE IT AVAILABLE AND AFFORDABLE TO ALL !

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Ms. Jaye Howard

Mrs. Pamela Hills
7450 Pine Ridge Rd
Newark, OH 43055-9118

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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I remember the 70s and people were so excited about solar panels , they were the wave of the future. Now here it is 2012 and boy do we in America need solar panels. Oil is the past and green energy is the future. You can be on the cutting edge and make it possible!

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mrs. Pamela Hills

Miss Karen Kimbrough
2902 Bixby Ave NE
Bemidji, MN 56601-4314
(218) 751-2289

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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I love my planet, and being a backyard environmentalist I wish I could use renewable energy technology. With the current prices though, it will remain out of my league. Your programs would be helpful.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Miss Karen Kimbrough

Mr. Jon Erickson
4011 57th St
Sacramento, CA 95820-3155

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Installing solar panels on all new home construction and "green roofing" for all businesses with significant roof square footage, should be incentivized further and, if necessary, mandated.

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Thank you for your consideration.

Sincerely,
Mr. Jon Erickson

Mr. Jerry Barrow
110 N Washington St
Canyon City, OR 97820-6133
(541) 575-0704

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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More alternate energy until oil for energy is only a memory!

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Thank you for your consideration.

Sincerely,
Mr. Jerry Barrow

Mr. Mark Sandeen
10 Brent Rd
Lexington, MA 02420-1824
(781) 863-8785

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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PACE is an outstanding program that addresses many of the impediments to home owners upgrading their home's energy efficiency.

It creates jobs, improves the homeowner's cash flow and reduces our dependence on fossil fuels.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mr. Mark Sandeen

Mr. James Tandoo
15028 64th Ave W
Edmonds, WA 98026-4002
(425) 743-2233

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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This is a most important program that benefits home owners directly; as well as reducing fossil fuel consumption for the United States. Let us be leaders in energy conservation. Maybe we can learn something from other countries. like Germany

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mr. James Tandoo

Mr. Jake Schwartz
152 Webster St
Petaluma, CA 94952-2483

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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PLEASE BRING BACK PACE NOW!

PLEASE DO THE RIGHT THING.....FOR YOUR CHILDREN, FOR OUR CHILDREN.....AND FOR A BETTER, SAFER FUTURE FOR OUR NATION.

MANY THANKS FOR YOUR GOOD SENSE.....AND YOUR DECENCY.

JAKE SCHWARTZ
PETALUMA, CALIFORNIA

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mr. Jake Schwartz

Ms. Phyllis Barks
3695 SW 93rd Ave
Portland, OR 97225-2814

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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The only way that many people can afford to install solar is via a program like this that does not require a personal loan. Government keeps talking about creating more jobs - this is the ideal way to do it. Please take action today to allow PACE programs to continue.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Ms. Phyllis Barks

Mrs. Delores Hardin
130 Herndon Rd
Carrabelle, FL 32322-2081

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

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We try to do all we can to go green. It just makes sense for our budget and our environment. Renewable energy is not just a fad. It is a necessity for our future.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mrs. Delores Hardin

Mrs. Jean Hoagland
601 McDonald St
Mount Dora, FL 32757-4876

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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I've been in Florida 33 years and wondered from the first day why there are not thousands of homes with solar energy sources. It is cheaper than ever and you can earn credits with your electric energy supplier.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mrs. Jean Hoagland

Mrs. Carol Smith
PO Box 850
Meadow Vista, CA 95722-0850
(530) 305-4888

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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Many of us here in California live in the perfect area to utilize solar, as do many in the west and midwest states. Solar seems to have benefits with no hazards, as is not the case with coal or nuclear or blades on wind turbines. Homeowners and businesses need to find it as easy as possible to change their energy source to something that works, without harming some part of the earth, and costing a lot of money to use.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mrs. Carol Smith

Mr. Don Madden
12673 Woodside Ln
Grass Valley, CA 95949-9402
(530) 477-8528

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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Solar is good! We have 18 panels. Solar is good all around. Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

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Thank you for your consideration.

Sincerely,
Mr. Don Madden

Dr. David Basista
6940 Santa Teresa Blvd Ste 2
San Jose, CA 95119-1345

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

The trend toward short term oil and coal usage seems incredibly short sighted. Let's invest in a cleaner future for our Children.

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Thank you for your consideration.

Sincerely,
Dr. David Basista

Mr. James Gordon
229 College Ave NE
Apt 4
Grand Rapids, MI 49503-5725
(616) 454-1869

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

Mr. Pollard.....

Thank you for accepting my message.....

PPP...Progressive Policies Prevail.....Please keep in mind a basic principle of American social and political life.....PPP.....
Progressive Policies Prevail.....A brief walk through American and world history will show this to be true. So, let's continue to move our country forward in a PROGRESSIVE way.....(You may wish to read Mike Lux's "The Progressive Revolution," on this regard).....And, now, to the message of the day.....

.....Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

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Thank you for your consideration.

Sincerely,
Mr. James Gordon

Mr. Robert Elder
4022 Braeburn Way
Los Angeles, CA 90027-1308

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

We have had a solar system installed on the roof of our home for six years and it has been wonderful. We save close to \$100.00 per month and would immediately do it again if we ever move to a new home.

Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

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Thank you for your consideration.

Sincerely,
Mr. Robert Elder

Camille Hammond
1302 Bull Gap Rd
Talking Rock, GA 30175-5922
(706) 692-6666

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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If more folks do this the prices will go down and everyone can afford to use these products and become less dependent on oil and gas.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Camille Hammond

Mr. John Ihle
27451 Highway 34
Barnesville, MN 56514-9239
(701) 232-4948

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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There aren't that many opportunities for normal Americans to invest in clean energy. Help homeowners across the country realize some energy savings as a hedge against fossil fuel rate hikes through clean energy investment on their homes.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mr. John Ihle

Mr. Ulf Lidbeck
PO Box 935
Centerville, MA 02632-0935

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Solar- pre-heating water can save el- gas and oil heating costs with 1/3

Better Insulation can save your heating cost with another 1/3

That is proved in Sweden

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mr. Ulf Lidbeck

Mrs. Linda Suarez
4220 N Lois Ave
Tampa, FL 33614-7760
(813) 875-0179

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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Making solar energy more affordable will also create jobs in manufacturing and installation of solar panels.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mrs. Linda Suarez

Mrs. Shari Horne
2354 Via Mariposa W Unit 3c
Laguna Woods, CA 92637-2294

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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This is something we need and need it now. We have to get away from fossil fuels and into a clean sustainable energy environment. We are heating up the world and dirtying the air and water and this is not sustainable. Please act now for clean energy.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mrs. Shari Horne

Eli Harland
615 44th St
Sacramento, CA 95819-3117

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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We are at the forefront of an energy revolution. Not just a renewable revolution, but a revolution that is putting power back into the hands of the people. It is time to kick the energy oligopoly where it hurts and redistribute the wealth. A fantastic way to redistribute the wealth: allow our local municipalities to join with property tax constituents to invest in local power generation.

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Thank you for your consideration.

Sincerely,
Eli Harland

Mr. Ryan Sdano
240 E Main St
Whitewater, WI 53190-2071

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

To Mr. Pollard;

As a concerned citizen of faith who believes that we as a nation must use alternative energy sources because it would help reduce pollution & is a good investment in the long run.

That is why Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

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Thank you for your consideration.

Sincerely,
Mr. Ryan Sdano

Ms. Maureen Roche
PO Box 146
Petrolia, CA 95558-0146

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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I've had solar power for 23 years and can't believe the backward approach the government and congress has persecuted the US with. It is now imperative for all to have solar power on every roof for peak power and global security. End CO2 choking us into the sixth extinction now.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Ms. Maureen Roche

Dr. Gerrit Crouse
38 4th Ave
Apt 2n
Nyack, NY 10960-2119
(845) 358-0934

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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Investing in energy efficiency & renewable energy technologies in homes can reduce our dependence on bioincompatible fossil fuels, reduce pollution, improve public health, & slow climate change due to irreversibly accelerating global warming (www.globalchange.gov/usimpacts). Innovative PACE programs address barriers that stop homeowners from making these improvements. They keep the investment with the home, allowing future owners to take responsibility for it & enjoy the benefits.

FHFA's assertion that PACE assessments create unreasonable risk is inaccurate. Clean energy investments can be among the most profitable one can make to a home. By lowering operating cost, efficiency improvements leave homeowners more cash to meet their mortgage. Lawrence Berkeley Laboratory found presence of a solar system on a home provides a notable premium at resale.

I write as an emeritus member of the American Institute of Biological Sciences (AIBS).

Reference:

"Summary for Decision-Makers", /Millennium Ecosystem Assessment Synthesis/ (Washington, DC: Island Press, 2005).

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Dr. Gerrit Crouse

Dr. Daria Cohen
407 Windsor Ct
Hillsborough, NJ 08844-5551

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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Please reinstate the benefits of investing in energy saving home improvements. It behooves the individual, the community and the world climate.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Dr. Daria Cohen

Mr. Patrick Nash
12553 Daye Girls Rd
Bishopville, MD 21813-1549

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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This is the BEST way to get us off on fossil fuels & it is just the right thing to do!

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mr. Patrick Nash

Mr. James Dalton
46 E Grant Ave
Colonia, NJ 07067-1405

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

FHFA's assertion that PACE assessments create unreasonable risk doesn't stand up to scrutiny. In fact, clean energy investments can be among the most profitable that one can make to a home. By lowering its operating cost, efficiency improvements leave homeowners more cash to meet their mortgage obligations. The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale.

We should be doing what we can to finally bring the use alternative energy resources to a fever pitch in this country so that everybody thinks its the right and natural thing to do to solve many of our countries problems. To do otherwise is Neanderthal thinking and only caters to the corporate rich, putting all of us in harms way fin terms of our health, our finances, and our independence from other global powers that may have something to hold over our heads.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mr. James Dalton

Chris Simon
6659 Wayburn Way
Las Vegas, NV 89103-4330

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

I believe as a home and land owner, I should have the choice in investing in energy efficiency and renewable energy technologies. For me it is the smartest way to reduce dependence on fossil fuels, reduce pollution, improve public health and curb climate change.

The PACE programs address barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

FHFA's assertion that PACE assessments create unreasonable risk is not valid. Clean energy investments can be the most profitable that one can make to a home. By lowering its operating cost, efficiency improvements allow homeowners to be more liquid to meet their mortgage obligations.

The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale.

Please take these issues into consideration.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Chris Simon

Miss Chantal Lamour
1607 88th St
North Bergen, NJ 07047-4364
(201) 838-7653

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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Thank you for your consideration.

Sincerely,
Miss Chantal Lamour

Ms. Karin Winegar
1832 Carroll Ave
Saint Paul, MN 55104-3512
(651) 303-9887

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change.

I got an estimate from a solar installer last year on my own home and plan to have solar on the roof in the near future. The PACE program is a smart way to help encourage an intelligent choice.

These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

FHFA's assertion that PACE assessments create unreasonable risk doesn't stand up to scrutiny. In fact, clean energy investments can be among the most profitable that one can make to a home. By lowering its operating cost, efficiency improvements leave homeowners more cash to meet their mortgage obligations. The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale.

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Thank you for your consideration.

Sincerely,
Ms. Karin Winegar

Ms. Ann Marie Rivera
28367 Triese St
Murrieta, CA 92563-4406
(909) 243-4525

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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Mr. Pollard,

I'm glad that you are taking public opinion on this matter! I live in Southern California, all we have is sunshine and we're willing to harvest it. Could you please, please, please invest in clean technology, say no to those money grubbers who only care about dollars in their pockets!

Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

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Thank you for your consideration.

Sincerely,
Ms. Ann Marie Rivera

Mrs. Mollie Strugats
PO Box 273
Shelter Island Heights, NY 11965-0273
(631) 749-1456

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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I personally had to-day an appt. with a Solar co. I am waiting to see if we can afford to do this, loans would be helpful. Thankyou

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mrs. Mollie Strugats

Mr. Jan & John Carroll
2528 N Dousman St
Milwaukee, WI 53212-3017
(414) 264-1691

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. Programs like these have been successful in Europe and Japan, and they can be here. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

FHFA's assertion that PACE assessments create unreasonable risk doesn't stand up to scrutiny. In fact, clean energy investments can be among the most profitable that one can make to a home. By lowering its operating cost, efficiency improvements leave homeowners more cash to meet their mortgage obligations. The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale.

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Thank you for your consideration.

Sincerely,
Mr. Jan & John Carroll

Ms. Liliane Stern
6 Creek Ln
Ephrata, PA 17522-8838
(717) 733-0788

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

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Thank you for your consideration.

Sincerely, Liliane stern
6 Creek Lane
Ephrata, PA 17522-8838
United States

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow

PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Ms. Liliane Stern

Ms. Cassidy Medina
17 Iron Horse Trl
Ladera Ranch, CA 92694-0213

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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Please please please listen

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Thank you for your consideration.

Sincerely,
Ms. Cassidy Medina

Ms. doris lynch
3618 E Park Ln
Bloomington, IN 47408-6303
(812) 332-3082

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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Yes, I'd love some help to make my home more eco-friendly. This winter has shown that the world is heating up fast. We must make changes across the country to use less dirty energy and switch to cleaner varieties or we will be toast.

Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

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Thank you for your consideration.

Sincerely,
Ms. doris lynch

Sharon Madlon
2336 90th Ave
Osceola, WI 54020-4213

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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Renewable energy produced where it is used is the best deal for people, the community, the planet, and the government.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Sharon Madlon

Ms. Ellen Briggs
4939 27th Ave S
Gulfport, FL 33707-5409
(727) 327-2028

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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Hi! Ellen here. I really hope this program goes through and that we could then afford solar panels on our house. I really don't want to see us go now the nuclear power road any further and if we can do something else to stop that progression, I and my husband would invest in such a program.

Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

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Thank you for your consideration.

Sincerely,
Ms. Ellen Briggs

Ms. Barbara de Nekker
1663 W Beach Rd
Waukegan, IL 60087-1562
(847) 672-6602

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Thank you for your consideration.

Sincerely,
Ms. Barbara de Nekker

Mara Obelcz
3283 Roxbury Rd
Hatfield, PA 19440-4111

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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We are already paying too high a price for clinging to old technology.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mara Obelcz

Mr. Henry Fowler
9610 Fort Stanley
San Antonio, TX 78245-1949

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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The FHFA is out of step since 2009. Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

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Thank you for your consideration.

Sincerely,
Mr. Henry Fowler

Mr. Ernest Reid
339 74th St
North Bergen, NJ 07047-5609
(201) 774-0257

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Thank you for your consideration.

Sincerely,
Mr. Ernest Reid

Mrs. Andrea Steegmayer
7825 Marilea Rd
Richmond, VA 23225-1123
(804) 612-3802

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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I travel frequently to Germany and solar panels are EVERYWHERE! We are still in the Middle Ages and technically completely behind. What does it take to bring us at least in tandem with other countries? Solar energy is a great thing!

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mrs. Andrea Steegmayer

Mr. Roger Williams
6692 Hedgeline Dr
Bedford, OH 44146-4871
(216) 663-0306

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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In the (cold-weather) State of Ohio, with an increasingly conservative, anti-government,antidisestablishmentarian governer, the stakes are increasingly high to re-instate an energy-svaing program like PACE.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mr. Roger Williams

Dr. Paul G Shane
151 W Tulpehocken St
Philadelphia, PA 19144-2619

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. Unfortunately, installing these efficient and renewable technologies are often too expensive for the ordinary homeowner. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

FHFA's assertion that PACE assessments create unreasonable risk doesn't stand up to scrutiny. In fact, clean energy investments can be among the most profitable that one can make to a home. By lowering its operating cost, efficiency improvements leave homeowners more cash to meet their mortgage obligations. The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Dr. Paul G Shane

Mr. Martin Pion
6 Manor Ln
Saint Louis, MO 63135-1213
(314) 521-0299

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

PACE programs seem like a good idea for stimulating home-based energy efficiency, which would help the U.S. reduce its dependence on finite oil reserves.

We are lagging behind in this area and should be doing much more to stimulate demand.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mr. Martin Pion

Mr. Will Tizard
7550 N 16th St Apt 6215
Phoenix, AZ 85020-7641

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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Our future depends on developing clean energy sources and homeowners want to get on board. Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

FHFA's assertion that PACE assessments create unreasonable risk doesn't stand up to scrutiny. In fact, clean energy investments can be among the most profitable that one can make to a home. By lowering its operating cost, efficiency improvements leave homeowners more cash to meet their mortgage obligations. The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mr. Will Tizard

Julia Efimova
20111 W Ridge Ct
Castro Valley, CA 94546-5241

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

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We all know - change is hard. Especially for the big agency like FHFA. But this could be real BIG deal for us, American people. I live in California and would love to utilize solar energy for my home. We are struggling with rising energy (mostly gasoline) fuel every single day and don't know when and how we will catch a break. No one steps up for us, giving us flexible options of using alternative energy sources... Oil companies mind their own business, utility companies - they too, see revenues on their balance sheets, not struggling families. Please help us get the energy that is clean and abundant. We know, somebody's big bonuses are at stake, but we don't care any more. We want our lives back, even if we live paycheck to paycheck.

Please help us live better!

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Julia Efimova

Audrey Alexander
2824 Davis Rd
Indianapolis, IN 46239-9367
(715) 623-5953

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

LET'S NOT ONLY IMPLEMENT PACE; LET'S ALSO FOCUS ON ALL POSSIBLE CLEAN ENERGY INVESTMENTS THAT CAN HELP MAKE FOSSIL FUELS OBSOLETE. LET'S CREATE JOBS THAT SUSTAIN, NOT RAPE THE EARTH.

Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

FHFA's assertion that PACE assessments create unreasonable risk doesn't stand up to scrutiny. In fact, clean energy investments can be among the most profitable that one can make to a home. By lowering its operating cost, efficiency improvements leave homeowners more cash to meet their mortgage obligations. The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Audrey Alexander

Mr. John Andes
300 Estate Dr
Mount Juliet, TN 37122-2032
(615) 754-9504

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

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FHFA's assertion that PACE assessments create unreasonable risk doesn't stand up to scrutiny. In fact, clean energy investments can be among the most profitable that a responsible homeowner can make to a home. By lowering its operating cost, efficiency improvements leave homeowners more cash to meet their mortgage obligations.

AND - The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale!

Thus, PACE programs are a win-win proposition for America and American homeowners! The opportunities offered by PACE are simply too advantageous not to encourage homeowners to pursue.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mr. John Andes

Ms. Katja Irvin
215 S 19th St
San Jose, CA 95116-2708

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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I just did a small home energy retrofit on my house because it was all I could afford from my savings. I would have done more if PACE was available. When oil is \$150 a barrel, we'll be kicking ourselves if we don't it now!

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Ms. Katja Irvin

Dr. Bill Whitaker
1108 G Ave
La Grande, OR 97850-2035
(541) 663-1358

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

As an Oregon grandfather concerned about the future well-being of all our grandchildren, I know investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

FHFA's assertion that PACE assessments create unreasonable risk doesn't stand up to scrutiny. In fact, clean energy investments can be among the most profitable that one can make to a home. By lowering its operating cost, efficiency improvements leave homeowners more cash to meet their mortgage obligations. The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Dr. Bill Whitaker

Ms. Linda Briggs
4756 Biona Dr
San Diego, CA 92116-2530
(619) 281-6468

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

This is a program that I and my neighbors in San Diego could benefit from immediately -- as could the environment!

Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

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Thank you for your consideration.

Sincerely,
Ms. Linda Briggs

Tom Owen
526 Walnut Pl
Springfield, OR 97477-8010
(541) 736-3832

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

I would love to install solar panels on my roof, and I live in rainy Oregon. How can I do it? I'm nearing retirement, with little capital at hand.

PACE could help.

Thanks for listening.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Tom Owen

Dr. Clifford Alford
744 Creamery Rd
Richford, NY 13835-1241
(918) 706-8171

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

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Personally, I run a 501(c)3 non-profit organization, and get paid on donations. While i would love to have this kind of system on my home, I can't get a loan for it to save my life. Getting paid donations won't even get me a credit card. With a system like this available then I would have a chance to help the environment and save money too.

FHFA's assertion that PACE assessments create unreasonable risk doesn't stand up to scrutiny. In fact, clean energy investments can be among the most profitable that one can make to a home. By lowering its operating cost, efficiency improvements leave homeowners more cash to meet their mortgage obligations. The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale.

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Thank you for your consideration.

Sincerely,
Dr. Clifford Alford

Mrs. Margaret Thomas
1000 21st St
Rock Island, IL 61201-2754
(309) 786-6944

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

We love the sun and the wind and the geothermal energy of the earth.

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Thank you for your consideration.

Sincerely,
Mrs. Margaret Thomas

Dr. Tracy Leinbaugh
10855 Peach Ridge Rd
Athens, OH 45701-8849
(740) 593-5463

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

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FHFA's assertion that PACE assessments create unreasonable risk doesn't stand up to scrutiny. In fact, clean energy investments can be among the most profitable that one can make to a home. By lowering its operating cost, efficiency improvements leave homeowners more cash to meet their mortgage obligations. The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale. I have installed a solar system on my home, and am very pleased with the results.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Dr. Tracy Leinbaugh

Mrs. Laura Wrixon
3423 W Glass Ave
Spokane, WA 99205-2130

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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I would LOVE to be able to make our home more energy efficient! Please make this available to Americans! Sounds like a great way to generate more jobs here in the USA also--this makes cents!! :)

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mrs. Laura Wrixon

Mr. Andrew LoSchiiavo
4210 Chelsea Harbor Dr W
Jacksonville, FL 32224-8520

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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Where I live in Jacksonville, we are just now making progress to get the local utility company to credit extra energy produced by our homes to put back not the grid. Any federal assistance to help promote clean energy will make even more likely that a greater number of people will switch to solar. Energy conservation is necessary for our nation's future, especially in Florida where sea level rise is a threat to our communities and natural systems. Help the nation with good policies and incentives like this program by bringing it back renewed and improved to make a difference for all.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mr. Andrew LoSchiiavo

Ms. Janet Needler
617 Bayside Rd
Bellingham, WA 98225-7807
(360) 676-1751

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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I want to install solar panels on my home but would want to use the PACE programs----WHY would ANYONE not want the continued use of alternative energy for the USA??? UNLESS someone is lobbying or under the thumb of big oil that doesn't care about global warming or humans standard of living as long as they get a big paycheck!!!!!! STOP opposing the residential PACE programs--!!!!!!!!!!!!

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Ms. Janet Needler

Dr. J Nickum
16201 E Keymar Dr
Fountain Hills, AZ 85268-2742
(480) 284-4855

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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Speaking as an Arizona resident, I have been searching for an affordable way to add solar power to my home. PACE could do that for me and tens of thousands of additional homeowners.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Dr. J Nickum

Ms. Vickie Steen
505 NE 71st St
Newport, OR 97365-9661
(541) 265-9269

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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We must do everything possible, that makes sense, to move forward with clean energy programs.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Ms. Vickie Steen

Mr. Paul Kissel
7 Villa Ln
Monsey, NY 10952-1021
(845) 354-3173

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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you,

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Thank you for your consideration.

Sincerely,
Mr. Paul Kissel

Mrs. Judy Smith
2949 Chilton Pl
Virginia Beach, VA 23456-7931
(757) 430-1114

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

FHFA's assertion that PACE assessments create unreasonable risk doesn't stand up to scrutiny. In fact, clean energy investments can be among the most profitable that one can make to a home. By lowering its operating cost, efficiency improvements leave homeowners more cash to meet their mortgage obligations. The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale.

We should be encouraging this opportunity, not blocking it. Let's improve our future.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mrs. Judy Smith

Walter Birdwell
PO Box 206
Osceola, MO 64776-0206

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

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Everything that we do to reduce global warming will be cost effective in the long run.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Walter Birdwell

Mr. Henry Bonges
5 Jackson Ln
Milton, VT 05468-3787
(802) 578-1682

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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We need this to help people move in the direction of clean energy.
Don't disrupt one of the best programs we have going.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mr. Henry Bonges

Ms. Johnny Austin
NO
Fort Worth, TX 76111-2625

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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Safe Solar Energy is Great! Don't let us
down..... We're counting on you
to Please do the Right Thing!

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Ms. Johnny Austin

Mr. George Brooks
1035 Akard Dr
Reno, NV 89503-3114
(801) 864-0084

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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Thank you for your consideration.

Sincerely,
Mr. George Brooks

Mr. John Walker
49 Deer Path
Hudson, MA 01749-2639
(508) 498-7100

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

I particularly draw your attention to the NH program which the major banks supported. It does not make sense that the banks signed on but FHA did not.

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FHFA's assertion that PACE assessments create unreasonable risk doesn't stand up to scrutiny. Where is the risk if the investment pays for itself. These investments are evaluated and returns monitored. In fact, clean energy investments can be among the most profitable that one can make to a home. By lowering its operating cost, efficiency improvements leave homeowners more cash to meet their mortgage obligations. The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale.

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Thank you for your consideration.

Sincerely,
Mr. John Walker

Ms. Susan Van Alsenoy
224 Bradford Rd
Wiscasset, ME 04578-4464
(207) 380-7716

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

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I, personally, would like to take part in this program.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Ms. Susan Van Alsenoy

Randall Smith
5020 Lafayette Ave
Omaha, NE 68132-1464
(402) 558-7220

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

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Retrofitting existing homes with energy saving devices can be very complex and expensive...but ultimately creating a household environment that is less dependent on polluting fossil fuels is better for all of us.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Randall Smith

Mr. Richard Mccrone
632 Piping Rock Dr
Silver Spring, MD 20905-5658

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

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Improving our existing stock of housing by promoting renewable energy use should be an absolute "no brainer".

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mr. Richard Mccrone

Mr. Robert Mc Chesney
PO Box 74
Galway, NY 12074-0074
(518) 435-5782

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

I am all for clean energy. The future is now!

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mr. Robert Mc Chesney

Ms. Muriel Zimmermann
PO Box 672
Calimesa, CA 92320-0672

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

I have installed solar panels for my home but it was very costly and no one with an income of less than \$100,000/yr is likely to be able to afford this improvement.

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Thank you for your consideration.

Sincerely,
Ms. Muriel Zimmermann

Ellie Mayer
2 Saint James Ct
Durham, NC 27713-9408

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Please take another look at the advantages to our country.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Ellie Mayer

Mr. David Zappa
PO Box 222
Brookdale, CA 95007-0222
(831) 609-6067

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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Please help accelerate the Move to clean energy and support any program to help folks put solar on their homes and businesses, including subsidies and low interest or NO interest federal Grants and loans and Force all current energy providers to pay top dollar for ever watt produces by independent generators.
Dave Zappa

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mr. David Zappa

Ms. Bethany Menkart
PO Box 188
Forest Dale, VT 05745-0188

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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We need this desperately in America, and qwe need it NOW! Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

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Thank you for your consideration.

Sincerely,
Ms. Bethany Menkart

Mr. Todd Hildebrandt
PO Box 189
Elmira, OR 97437-0189
(541) 935-1121

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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We need to be encouraging energy savings and efficiency, not creating obstacles to it. Every home that is fitted with advanced solar technology is helping our goal to reduce dependence on oil and gas.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mr. Todd Hildebrandt

Mr. Ricardo Pascual
32 Union Sq E Ste 1114
New York, NY 10003-3226
(212) 505-2252

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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Just do it!

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Thank you for your consideration.

Sincerely,
Mr. Ricardo Pascual

Mrs. Sue Hudson
16211 Glebe Rd
Dewitt, VA 23840-2908
(804) 895-3240

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Do you guys ever use any common sense?

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Thank you for your consideration.

Sincerely,
Mrs. Sue Hudson

Charles Tangren
107 Lake Vista Dr
Athens, GA 30607-7105
(706) 613-2407

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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I am a strong believer in clean energy investments and support the above statements absolutely.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Charles Tangren

Dr. Bruce Pringle
17037 12th Pl SW
Normandy Park, WA 98166-3405

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

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Thank you for your consideration.

Sincerely,
Dr. Bruce Pringle

Mr. William Tyson
14170 SW 144th Ave
Portland, OR 97224-1449
(503) 590-0252

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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My solar system keeps my electric bill at the minimum even with a EV. We need to go solar and anything that will help to speed this along is a good thing.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mr. William Tyson

Ann Ruthsdottir
29 School St
Brunswick, ME 04011-2124

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Ann Ruthsdottir

Ms. Carol Trevor
2651 SE 49th Ave
Portland, OR 97206-1525

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

FHFA's assertion that PACE assessments create unreasonable risk doesn't stand up to scrutiny. In fact, clean energy investments can be among the most profitable that one can make to a home. By lowering its operating cost, efficiency improvements leave homeowners more cash to meet their mortgage obligations. The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale.

Let us step into the future with diverse energy sources!

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Ms. Carol Trevor

Mr. John Barry
85 2nd St Fl 2
San Francisco, CA 94105-3456

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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I have looked into it and have not done so yet because my electricity use is pretty low, but a program like this could make the difference for me.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mr. John Barry

Mr. Stephen Sullivan
2510 Lincoln Ave
Kansasville, WI 53139-9571
(262) 721-8686

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Energy independence is the future of the US.

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Thank you for your consideration.

Sincerely,
Mr. Stephen Sullivan

Suzanne Lefevre
2021 Larkspur Dr
Appleton, WI 54915-1054
(920) 733-4923

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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We really need to make this a reality for people!

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Suzanne Lefevre

Mr. Francisco Ramos
9300 Fontbleau Blvd Apt 614
Miami, FL 33172-6328
(305) 551-6906

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Apt 614

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Thank you for your consideration.

Sincerely,
Mr. Francisco Ramos

Ms. Patricia & James Herron
12680 Buckwheat Ct
San Diego, CA 92129-3639
(858) 484-6139

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Residential PACE programs are win/win for everyone! Please allow these programs to proceed. It's UNBELIEVEABLE that you could oppose this. Re-instate these programs now!**

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Ms. Patricia & James Herron

Mr. Mark Przenski
PO Box 451
Hopedale, OH 43976-0451

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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It is an utmost matter of national security and defense that we diversify and strengthen the nations electrical supply grid against natural calamity or terrorist attack. The most efficient way to do so is by the installation of grid tied alternative energy supply systems such as solar and wind to augment the existing infrastructure. There are enough sunny, breezy days in the US to greatly ease the stress on coal, nuclear and hydro systems during peak demand daylight hours or any possible grid failure. Simple common sense states that the more sources of energy you've got , the less likely you are to have shortages and outages. I.e., don't put all your eggs in one basket. Solar and wind are proven long term technologies readily available for deployment America's battle for energy independence from Middle Eastern dictatorships. We need these weapons to liberate our nation from tyranny. Be a patriot and give the American People the ammo they need.

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Thank you for your consideration.

Sincerely,
Mr. Mark Przenski

Mrs. Cynthia Mcpeak
PO Box 752
Point Arena, CA 95468-0752

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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It is amazing to me that some third world countries are years ahead of the United States when it comes to solar power and clean renewable energy. Don't sell out the people when we need every incentive at hand to move into the future.

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Thank you for your consideration.

Sincerely,
Mrs. Cynthia Mcpeak

Mr. Joe Chasse
22313 V St
Ocean Park, WA 98640-3513
(360) 665-3135

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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First the federal government enables the big banks to steal our home values THEN you come along and take THIS possibility away from us! Dammit, I am 65 years old and have been WAITING for this, now you say you can't DO it? HOW DARE YOU!

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mr. Joe Chasse

Mr. Robert Zimmerman
300 Rancho De Maria
Martinez, CA 94553-9674

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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FHFA's assertion that PACE assessments create unreasonable risk doesn't stand up to scrutiny. In fact, clean energy investments can be among the most profitable that one can make to a home.

We put up solar panels and a wind turbine when we built our home 12 years ago. I can absolutely tell you from real-life experience that the increase in our home value is substantial. In fact, five of our 10 neighbors also installed panels once they saw the value (we live in a rural area).

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mr. Robert Zimmerman

Mr. Jonathan Ertelt
2536 Blair Blvd
Nashville, TN 37212-4808
(615) 386-0191

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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FHFA's assertion that PACE assessments create unreasonable risk doesn't stand up to scrutiny - it simply isn't true. In fact, clean energy investments can be among the most profitable that one can make to a home. By lowering its operating cost, efficiency improvements leave homeowners more cash to meet their mortgage obligations. The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale.

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Sincerely,
Mr. Jonathan Ertelt

Mr. Charlie Biel
Arrow Hill Ranch
Laconia, IN 47135

Mar 15, 2012

Alfred Pollard

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It's time to start assisting the programs and alternate energy sources in this country like the rest of the world is doing, instead of feeding the oil cow that seems to be always wandering into our neighbors fields and creating enemies.

This country needs to be moving forward into the future, not dragging our mistakes along with us. If we keep on doing what we've been doing we're going to keep on getting what we've been getting. It's time to get out of the way and Let the Change Happen!

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mr. Charlie Biel

Dr. Phyllis Bravinder
5787 Section Ave
Anacortes, WA 98221-8940
(360) 588-6556

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Evidence indicates that the PACE investments in clean energy make fiscal and environmental sense. These create a strong endorsement for 'mainlining,' not 'sidetracking' the PACE efforts towards renewable energy.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Dr. Phyllis Bravinder

Mr. David Makowka
39100 Indian Springs Rd
Ash Fork, AZ 86320

Mar 15, 2012

Alfred Pollard

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Having lived offgrid for the last 20 years,I can testify to theability of a family to live comfortably with all the modern conveniences. Solar and wind are great,but the need is to allow the homeowner the ability to control their own energy production

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mr. David Makowka

Ms. Frances Goff
5311 Corteen Pl Apt 32
Valley Village, CA 91607-2575
(818) 980-4235

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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I don't own my living space and am frustrate that I can't do the right thing re renewable energy. Those who do own and can do the right thing should not be prevented by greedy real estate goldbrickers.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Ms. Frances Goff

Ms. P J Carter
5355 SW Willow Ave
Corvallis, OR 97333-2901
(541) 758-6528

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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This is about the stupidest thing I've seen today!! What are you thinking????

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Thank you for your consideration.

Sincerely,
Ms. P J Carter

Mr. Robert Leder
3840 Greystone Ave Apt 6q
Bronx, NY 10463-1913
(718) 796-5343

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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In addition, Solar is the fastest growing (percentage wise) industry in the country creating jobs and improving our economy.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mr. Robert Leder

Kimberly Freitas
535 Buena Vista Ave
Redwood City, CA 94061-4209

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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We are about to build a new home, employing 8-20 people for a year. We would love to make it energy efficient and have some program in place to help us with the technology and services.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Kimberly Freitas

Mr. Paul Mithra
496 S Evergreen Dr
Ventura, CA 93003-4508
(805) 643-3080

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Thank you for your consideration.

Sincerely,
Mr. Paul Mithra

Mr. Peter Mullen
7526 E Hazelwood St
Scottsdale, AZ 85251-1534

Mar 15, 2012

Alfred Pollard

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FHFA's assertion that PACE assessments create unreasonable risk doesn't stand up to scrutiny. In fact, clean energy investments can be among the most profitable that one can make to a home. By lowering it's operating cost, efficiency improvements leave homeowners more cash to meet their mortgage obligations. The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale.

The American people know instinctively about the possibilities of solar energy; also wind, hydrogen, geothermal and other brilliant solutions to our national security needs. They are disgusted with the lack of vision, and commitment of our federal government. The people demand that action be taken to free us from the grip of foreign domination in our energy sector. The only realistic way to do that is to expand our alternatives at war time speed. Global warming is real! Our dependence on fossil fuels is an unnecessary travesty. Let us act boldly to secure our energy peace and freedom. Go solar now!

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mr. Peter Mullen

Jerry Redpath
1690 Running Deer Dr
Keswick, VA 22947-9340
(434) 924-0027

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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This tells me there is something fishy at the FHFA. I don't know who makes the decisions there, but it is outlandish to believe there is a larger downside than upside to PACE programs.

FHFA's assertion that PACE assessments create unreasonable risk doesn't stand up to scrutiny. In fact, clean energy investments can be among the most profitable that one can make to a home. By lowering its operating cost, efficiency improvements leave homeowners more cash to meet their mortgage obligations. The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale.

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Thank you for your consideration.

Sincerely,
Jerry Redpath

Mr. Carmen Marranco
28 Columbia Ave
Trenton, NJ 08618-5815
(609) 278-0143

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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I am currently trying to get panels installed on my roof. Please take action so that all may take advantage of this clean energy source!

Stop being oil greedy!

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mr. Carmen Marranco

Mr. Richard Breen
PO Box 2206
2540 See Brookwood Dr (98367)
Port Orchard, WA 98366-0797
(360) 874-0370

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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THE AGE OF OIL IS ALMOST OVER

Put "seed money" in to alternative projects'

DISTRIBUTED, NOT CENTRALIZED POWER

INCLUDE the SAVING In DISASTER EMERGNCY POWER REPAIR

Not everyoone will lose power in storms etc.

it makes sence, cents and \$

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mr. Richard Breen

June Stepansky
23755 Clarendon St
Woodland Hills, CA 91367-5819
(818) 340-5488

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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Thank you for your consideration.

Sincerely,
June Stepansky
23755 Clarendon St
Woodland Hills, CA 91367-5819

United States

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Thank you for your consideration.

Sincerely,
June Stepansky

Mr. Lawrence Wallin
895 Toro Canyon Rd
Santa Barbara, CA 93108-1641

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Generating energy where it is needed is the smartest and more beneficial and least risky method of generating new energy sources. As well as providing good paying jobs in our country. We need more of it, not less.

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Thank you for your consideration.

Sincerely,
Mr. Lawrence Wallin

Dr. James Milstead
1469 Oriental Ave
Bellingham, WA 98229-5033
(360) 671-9961

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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CLLEEEAAANNNNNNNN!!!!!!

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Thank you for your consideration.

Sincerely,
Dr. James Milstead

Ms. Kelly Mclane
3611 Henry Hudson Pkwy Apt 11h
Bronx, NY 10463-1555

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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The time is now. Please stand up for what is right. Thank you!

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Thank you for your consideration.

Sincerely,
Ms. Kelly Mclane

Dr. Renee Toback
54 Fairfield Rd
Yonkers, NY 10705-1707
(914) 963-4741

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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I have solar collectors on my roof, financed in part by tax incentives.
It has reduced my use of non-renewable fuel substantially.

I hope this opportunity is made affordable for many other home owners.

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Thank you for your consideration.

Sincerely,
Dr. Renee Toback

Mr. David Mulcihy
18506 Capetown Dr
Houston, TX 77058-4011
(281) 333-2929

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Thank you for your consideration.

Sincerely,
Mr. David Mulcihy

Ms. Summer Graef
2419 J St
Bellingham, WA 98225-3434
(360) 734-5685

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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I would like to be able to afford clean energy. The PACE Program, in the long run, pays for itself. What an easy way to help all American citizens turn to non-polluting energies. Please keep and even expand the PACE program to all states. It is a wise and long term investment in our future, in our children's future.

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Thank you for your consideration.

Sincerely,
Ms. Summer Graef

Ms. Danby Whitmore
Glen Street
Rowley, MA 01969

Mar 15, 2012

Alfred Pollard

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I would go even further if possible and put solar energy receptors on every roof in the USA. Now that would be innovative and smart, and really get us on the road to energy independence. Do everything you can to help the solar program, it is our smartest solution.

Thank you.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Ms. Danby Whitmore

Ms. Paula Shevick
2453 South State Road2
Valparaiso, IN 46385

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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In this economy, we need to save every penny we have!

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Sincerely,
Ms. Paula Shevick

Mrs. June Arnold
232 Stoney Bottom Rd
Front Royal, VA 22630-5629

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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This is a no brainer. Let's get with the program..we need clean energy and to make it more difficult to buy because a home has solar, etc.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mrs. June Arnold

Dr. Patricia Fallbeck
3448 Lawailoa Ln
Koloa, HI 96756-9646
(605) 343-7283

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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I was able to switch to solar power because of a PACE-type program. It would have been prohibitive without the program. I would like my neighbors to have that opportunity, too.

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Thank you for your consideration.

Sincerely,
Dr. Patricia Fallbeck

Mr. Richard A
6571 Buchanan Trl W
Mercersburg, PA 17236-9570

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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I wish I could afford a PV system. I would gladly pay extra to get one. Right now I pay lots of property tax and get a poor education system in return. PACE would be a much better investment for me.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mr. Richard A

Ms. J Carmany
716 W State St
Geneva, IL 60134-2194

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Thank you for your consideration.

Sincerely,
Ms. J Carmany

Dr. Lewis & Jeannette Patrie
99 Eastmoor Dr
Asheville, NC 28805-9211
(828) 299-1242

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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Retrofitting homes for energy efficiency & utilizing renewable energy technologies in homes would be the least costly way to meet our energy needs while reducing our country's dependence on fossil fuels, reducing pollution, improving public health and curbing climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

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Thank you for your consideration.

Sincerely,
Dr. Lewis & Jeannette Patrie

Mr. David & Mary Lynn Cullen
1674 University Pkwy Lot 296
Sarasota, FL 34243-2252

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Get with the program, already! This cuts dependence on foreign fuel, cuts CO2 emissions, and increases personal wealth! It allows people to make a responsible choice that benefits the society as a whole.

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Thank you for your consideration.

Sincerely,
Mr. David & Mary Lynn Cullen

Ms. Jean Auris
2703 S Pebble Brook Dr
Homosassa, FL 34448-8920
(352) 628-2821

Mar 15, 2012

Alfred Pollard

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Dear Alfred Pollard,

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Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

FHFA's assertion that PACE assessments create unreasonable risk doesn't stand up to scrutiny. In fact, clean energy investments can be among the most profitable that one can make to a home. By lowering its operating cost, efficiency improvements leave homeowners more cash to meet their mortgage obligations. The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale.

Sometimes I think clean energy which we need to do is postponed by special interests for big oil. We must keep on objecting to fossil fuels.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Ms. Jean Auris

Mr. Stephen Severin
Bay Rd
Amherst, MA 01002

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

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A bit ironic for this request to urge FHFA to bring back Property Assessed Clean Energy appear before me today of all days. The crew just completed the installation of a solar array atop my roof. I took out a loan and feel no risk as the system will literally pay for itself in less than 5 1/2 yrs. It will be less than 4 yrs if the SRECS continue to offset the cost at the current rate. The complete elimination of my electric bill (\$101 average per month) plus the SRECS (Minimum \$1875 -Maximum \$3750) is the only money I need to apply to pay off the loan. Moreover we used a local company who chose Sunpower's (an American Company from CA) modules and accessories to complete the project. With incentives and grants available nationwide this is the time. Not doing this: the right thing for our future, our children's future would be a continuation of the great travesty that besets our country. Greed has been dominating for too long. It will cease by default eventually when we have left this planet uninhabitable but, can we wait that long?? That time is fast approaching. Think of our children or your friend's children if you don't have any. That should be enough impetus to make all of us choose to do the right thing.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mr. Stephen Severin

Ms. Mary Fraker
407 Seward Sq SE
Washington, DC 20003-1113

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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**** With PACE, it will finally be affordable for me to put renewable energy to work in my home -- and I will absolutely take advantage of the program as soon as it becomes available again! ****

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Ms. Mary Fraker

Dr. Dee Robbins
2120 17th St
Rock Island, IL 61201-4438
(309) 796-5037

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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Natural Gas and all fossil fuels will run out. The sun will eventually burn out. Which will happen first? We need to join the first line futurists and lead the way to sustainable energy.

Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

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Thank you for your consideration.

Sincerely,
Dr. Dee Robbins

Ms. M A Cook
4220 E Patricia Jane Dr
Phoenix, AZ 85018-3758
(602) 957-8312

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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These are valuable programs that will really make a difference. Please carefully consider your choice. We look to you to make responsible and wise decisions.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Ms. M A Cook

Ms. Donna Sandon
48804 506th St
Courtland, MN 56021-4284
(507) 359-3949

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

Please reevaluate this and restore it if possible.

Many of us would like to make these types of improvements but do not have the money to pay for them right away.

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Thank you for your consideration.

Sincerely,
Ms. Donna Sandon

Mrs. Mary Firminger
1442 Culbreath Rd
Brooksville, FL 34602-6119
(352) 797-0427

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

It is way past time to think outside the box. Fossil fuels.....exactly.....FOSSIL, meaning ancient, out of date, time to move on. Obama got criticized for trying to invest in solar energy. Wind power brings some serious issues with it. We have VERY powerful minds. Let's use them to come up with new energy sources and create millions of jobs doing this.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mrs. Mary Firminger

Mrs. Diane Gere
3223 Middle Rd
Davenport, IA 52803-3545
(563) 359-7250

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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My husband and I are in our approaching retirement and would love to be in the market for renewable energy technologies such as solar cells. We added a room in 1995 which has passive solar design and orientation. Solar wasn't considered much in Iowa then. As an educator that included renewable energy information, I learned that Germany is close to Iowa's latitude and has begun vibrant solar usage. The PACE program could put us in the game and make investment worthwhile!

Please decide to go ahead with PACE. Renewable energy is necessary in this era of peak oil and climate change. And it's good for our energy efficiency at home and for my husband and I when the time eventually comes to market our home.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mrs. Diane Gere

Mrs. Charlotte Pinsky
7905 Knox Loop
New Port Richey, FL 34655-2737

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Why wouldn't we want to have clean energy??????

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mrs. Charlotte Pinsky

Mr. Michael Letendre
92 Cass St Apt 1
Portsmouth, NH 03801-5083

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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We need to diversify the grid and produce more locally.

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Thank you for your consideration.

Sincerely,
Mr. Michael Letendre

Mr. Michael Testerman
314 N 27th St
Richmond, VA 23223-7322
(804) 649-1405

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. I took advantage of DOE incentives in the early 1980s by installing solar hot water collectors on my 1887 home. It heats all of my hot tap water and some of my radiant baseboard heat, thus reducing consumption of natural gas or electricity.

FHFA's assertion that PACE assessments create unreasonable risk doesn't stand up to scrutiny. In fact, clean energy investments can be among the most profitable that one can make to a home. By lowering its operating cost, efficiency improvements leave homeowners more cash to meet their mortgage obligations. The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale.

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Thank you for your consideration.

Sincerely,
Mr. Michael Testerman

Mr. David & Stacey Lee
29515 NE Weslinn Dr
Corvallis, OR 97333-2421

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Thanks to PACE I was able to replace my inefficient windows with more efficient replacements. I would like to do the same with my new house. My natural gas bill is over \$100, I'd love to get that monthly bill down to a more manageable payment.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mr. David & Stacey Lee

Mr. William McDonald
6855 W Woodcrest Dr
Greenfield, IN 46140-8876
(317) 622-1066

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Let's go solar!!!

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Sincerely,
Mr. William McDonald

Mr. John Viacrucis
3002 17th St S Apt 206
Moorhead, MN 56560-5225
(218) 233-9266

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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I feel that PACE programs are essential to helping not only our environment, but also the economy.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mr. John Viacrucis

Mr. Anthony Giordano
191 Oak Pl
Fair Haven, NJ 07704-3511
(732) 747-1924

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health, and curb climate change. We've talked about the need to do these things for years-- let's start doing it.

These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

FHFA's assertion that PACE assessments create unreasonable risk doesn't stand up to scrutiny. In fact, clean energy investments can be among the most profitable that one can make to a home. By lowering its operating cost, efficiency improvements leave homeowners more cash to meet their mortgage obligations. The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale.

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Thank you for your consideration.

Sincerely,
Mr. Anthony Giordano

Ms. Teri Travis
9736 Sand Point Way NE
Seattle, WA 98115-2651
(206) 947-7878

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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This is an Awesome idea!! Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

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Thank you for your consideration.

Sincerely,
Ms. Teri Travis

Ms. Beverley DUBOSE
4027 Trenholm Rd
Columbia, SC 29206-2840

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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Please try to be forward-thinking, and to take our environment and future energy needs seriously.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Ms. Beverley DUBOSE

Mr. Francis Kelley
51 Prescott Ave
Riverside, RI 02915-1921
(401) 433-4134

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mr. Francis Kelley

Ms. Gina Nigro
3509 West Ave
Interlaken, NY 14847-9785
(607) 294-4013

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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This makes SMART SENSE and is a WIN WIN.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Ms. Gina Nigro

Mr. Stephen Whitney
270 Lake Dr
Kensington, CA 94708-1132

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

Investing in energy efficiency and renewable energy technologies in homes is a good way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health, and slow climate change. These innovative PACE programs address the barriers to homeowners' making these improvements, and keep the investment with the home, allowing future owners to pay for the investment and reap the benefits.

FHFA's assertion that PACE assessments create unreasonable risk doesn't stand up to scrutiny. Clean energy investments can be profitable. Efficiency improvements leave homeowners more cash to meet their mortgage obligations. The Lawrence Berkeley Laboratory found that a solar system on a home provides a significant premium at resale.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mr. Stephen Whitney

Ms. Vickie Lepore
94 Hampton St
Sylva, NC 28779-2610
(386) 438-4287

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

Common sense benefits...give PACE the space to flourish.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

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Sincerely,
Ms. Vickie Lepore

Mr. Cynthia And Richard Metcalfe
7601 Mamey Peak
St John, VI 00830-9512

Mar 15, 2012

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FHFA's assertion that PACE assessments create unreasonable risk doesn't stand up to scrutiny. In fact, clean energy investments can be among the most profitable that one can make to a home. By lowering its operating cost, efficiency improvements leave homeowners more cash to meet their mortgage obligations. The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale.

I like solar and do not have all the facts that someone like yourself may be armed with. However, I still think that in the long run solar is home grown energy which adds to our economic and strategic strength.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Mr. Cynthia And Richard Metcalfe

Ms. Shari Dauphin
3511 E 34th Ave
Spokane, WA 99223-4120
(509) 466-2239

Mar 15, 2012

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It is critical that we act NOW to do all we can to reduce pollution and become more energy dependent for ourselves and the generations to follow.

Thank you for all you do!

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Ms. Shari Dauphin

Mr. Kenneth Cutting
873 Washburn Rd
Alexandria, NH 03222-6537

Mar 15, 2012

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I couldn't agree more with this campaign and this prepared message.
Please accept it as my own.

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Thank you for your consideration.

Sincerely,
Mr. Kenneth Cutting

Ms. Pam Borys
85 Willow St
Woburn, MA 01801-3434

Mar 15, 2012

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I have solar installed on my house. It works.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Ms. Pam Borys

Ms. Kathryn Lezenby
4809 Beaumont Ave Apt 1r
Philadelphia, PA 19143-3456
(215) 726-1670

Mar 15, 2012

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PACE programs help the environment, human health, energy consumers, and the economy. These benefits are all certainly worth the negligible risk PACE might pose our government. I urge you to fund PACE as part of an overall government commitment to promote renewable energy.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,
Ms. Kathryn Lezenby