

Ms. Linda Cox  
1073 Greenwood Ln  
Lewisville, TX 75067-5304  
(972) 436-3295

Mar 20, 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.

Every home in America should have solar panels. Just think of the coal we wouldn't have to burn to make electricity if everyone was capturing the Sun!

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

Miss Rosita Aranita  
1440 Randolph Ave Apt 305  
Saint Paul, MN 55105-2561

Mar 20, 2012

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Our sisters in Hawaii have had solar panels for years! It has cut down energy costs by 30%.

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

Mrs. Margaret Rodman  
1300 N Coleman Rd  
Roswell, GA 30075-3439  
(770) 998-2108

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I support clean energy initiatives and the FHFA should logically support the Pace Programs. The Pace Program should be reinstated. Homeowners struggling to pay volatile heating and cooling prices put mortgage payments in arrears.

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

dorrit ahbel  
251 Baldwin Way  
Sacramento, CA 95864-5625  
(916) 834-3817

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Last night I attended a local program on local response to the climate changes expected. PACE was mentioned--what a marvelous idea. Sign me 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,  
dorrit ahbel

Ms. Miriam Kolker  
3060 Alton Rd  
Miami Beach, FL 33140-3806  
(305) 532-3530

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Please and 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.

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Sincerely,  
Ms. Miriam Kolker

Mrs. Nancy Burritt  
N7537 537th St  
Menomonie, WI 54751-5906  
(715) 235-3843

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We desperately need to stop our dependence on fossil fuels. One way that makes perfect sense, is to have Americans invest in energy efficient technologies that are now 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,  
Mrs. Nancy Burritt

Ms. Sarah Offerman  
12350 Cannon Ln  
Fort Myers, FL 33912-1433  
(239) 898-7797

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Solar power is a clean energy source and living in Florida we have plenty of it. It only makes sense to invest in solar. We need to move past oil, and coal. It is killing our planet and in turn is killing us.

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Sincerely,  
Ms. Sarah Offerman

Mr. Tim Maschal  
2703 Redstone Dr  
Arlington, TX 76001-5493  
(903) 561-1482

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Please protect the PACE program. We need to make it easier for homeowners to invest in energy efficient products.

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Thank you for your consideration.

Sincerely,  
Mr. Tim Maschal



Ms. Lynnette Saunders  
4210 Orangemans Rd  
Hatboro, PA 19040-2431  
(215) 394-5994

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I would really like to put solar panels on the my house in order to reduce the cost and greenhouse gas emissions from heating water and heating my house. Although I plan on living in this house for several years I need to know that when I do market my house that it would be available for any buyer and not limited to only those with certain financing options. How sad that you would want to limit a family's choice on the type of home they may want to buy and especially on a home that would be more energy efficient.

Our country must move forward as quickly as possible toward renewable energy sources and the PACE program helps in that endeavor. Don't become a barrier to cleaner air and energy saving alternative 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. Lynnette Saunders

Celine Bannourah  
285 Bamboo Forest Pl  
Las Vegas, NV 89138-1501  
(702) 242-5884

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I want PACE back, because I want clean energy in my home. There would be less pollutants in the air from fossil fuels. It is a win-win situation. Let's get it BACK!

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Thank you for your consideration.

Sincerely,  
Celine Bannourah

Mr. Samuel Huckins  
7211 Easy Wind Dr Unit 1229  
Austin, TX 78752-2375  
(410) 980-3845

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Sincerely,  
Mr. Samuel Huckins

Ms. Ana Heck  
4925 Yuma Ct N  
Plymouth, MN 55446-1746  
(763) 509-1877

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Sincerely,  
Ms. Ana Heck

Mr. Dennis Shibut  
23 Myrtle St  
Jamaica Plain, MA 02130-2503

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Giving homeowners an opportunity to generate clean, renewable energy with solar panels on their roofs is strategically important in saving money for families, creating local and national jobs, and halting climate change and global warming. FHFA's PACE program is critical in achieving these goals.

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Sincerely,  
Mr. Dennis Shibut

Mr. Dave Garcia  
3573 Via Las Lupes  
Oroville, CA 95965-9702  
(530) 533-2357

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I took advantage of this program and added a solar array to my home paying cash for the addition. I have friends and family who wish to do likewise in reducing their energy consumption, investing in clean energy technology, reduce pollution, and make our nation energy independent.

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Sincerely,  
Mr. Dave Garcia

Mrs. Brittan Matthews  
2252 Via Aprilia Unit 4  
Del Mar, CA 92014-3746

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I have a nine month old baby girl and now more than ever we need to protect the climate for this generation and many more to come please 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,  
Mrs. Brittan Matthews

Ms. Hope Phillips  
3850 Fearless Treadway  
Round Mountain, TX 78663-8502  
(830) 825-3417

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I've just begun to research clean energy options for my 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, and improve our collective health. PACE programs help homeowners make these improvements.

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 with more money. 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,  
Ms. Hope Phillips



Mrs. Charlotte Wells  
14783 SW 109th Ave Apt 7  
Tigard, OR 97224-3224

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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. Most homeowners lack the resources to make these investments, and the PACE programs give them those resources.

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Sincerely,  
Mrs. Charlotte Wells

Mr. Jason Kamalie  
971 Brown St  
Akron, OH 44311-2259  
(330) 835-7086

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Now is the time for the creation and use of Green, renewable, sustainable energy sources.

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Sincerely,  
Mr. Jason Kamalie

Mr. Steven Peters  
816 Shawano Ave  
Green Bay, WI 54303-2858

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.If solar energy were made affordable reliable and excess power produce had to be bought by the power company I would seriously invest much more money into solar. It would create a vast number of jobs if the government were to give an incentive for getting solar arrays or other forms of alternative energy. The excess power from each home in America would be enough to light up the world and selling it could help the national debt

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

Miss Elizabeth Prentice  
5 Fernlea Road  
Casper, WY 82637

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In this changing world, it is really our responsibility to back anything which enforces clean energy! This is an excellent opportunity to make a difference.

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

Mrs. Kristin Foster  
43 Fiske St  
Holliston, MA 01746-2015  
(508) 429-9427

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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 have twice had my house assessed for solar installation and twice been put off by the sticker shock. My home has a good roof for generating at least enough energy for a solar hot water system. Feeling like I might not get the return on an investment knowing I wish to downside in a few years also deterred me from going solar. I am a very energy conservation minded person and I wish I could practice what I believe is a simple solution to some of my family's energy needs. With a PACE program in place, that would be possible for me and people like me.

Sincerely,  
Kristin Foster

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

Ms. Barbara Johnson  
28 Odonnell Ave  
Elma, WA 98541-9429  
(360) 482-4629

Mar 21, 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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People who make the effort to use clean energy are people who will care enough about their homes to make their payments even when it is tough.

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

Ms. Mary Theresa Downing  
19522 Waterford Ct  
Excelsior, MN 55331-7023  
(952) 470-1301

Mar 21, 2012

Alfred Pollard

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

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I want my granddaughter to grow up with air to breathe and safe water to drink! Support solar energy to keep the air free of emissions and the water free of mercury!

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

Rudy & Barbara Stippec  
101 Inca Rd  
Denton, TX 76209-3404  
(940) 382-3877

Mar 22, 2012

Alfred Pollard

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

Dear Alfred Pollard,

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It goes without saying that whatever the U.S. Government can do to help U.S. Citizens to confront global warming/climate change, reduce pollution, create jobs, and make the nation more energy efficient **MUST BE DONE**. The FHFA must not keep us in the past. Innovations in various energy solutions are now at the fingertips of U.S. Citizens. It's time for the FHFA to renew its commitment to furthering energy efficiency for the citizens they are supposed to help, which, in turn, will create more jobs and most of all, will help protect the environment by reducing pollution. General Counsel Alfred Pollard, it is your turn to help and now is the time to 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,  
Rudy & Barbara Stippec



Mr. Nicholas Johnson  
205 Country Acres Unit 2  
Louisville, KY 40218-4035  
(270) 559-4475

Mar 22, 2012

Alfred Pollard

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Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our dependence on fossil fuels, reduce pollution, improve public health, and most importantly 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. Nicholas Johnson

Mrs. Cynthia Jackson  
7019 Corte Rosa  
Pleasanton, CA 94566-8610

Mar 22, 2012

Alfred Pollard

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

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We installed solar panels 3 years ago and have saved not only money but have helped keep our environment clean. Allow other families to be able to afford this wonderful way of producing 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. Cynthia Jackson

Ms. Mary Hintikka  
2513 Southgate Blvd  
Houston, TX 77030-1827  
(832) 294-8800

Mar 22, 2012

Alfred Pollard

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

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I don't understand why the FHFH concluded that PACE programs are too risky.

For a small increase in property taxes that's less than a utility bill seems worth it to me to pick up the PACE. The energy savings over the long haul would certainly pay off. I for one, living in an older home would like to retrofit our home with solar panels on the south side. Considering the sun and heat here in Texas it's a win-win investment!

It's time to pick up the PACE and investing in energy efficiency, renewable energy technologies in homes 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. Clean energy investments are a smart investment 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,  
Ms. Mary Hintikka

Mr. Harold Brooks Jensen  
125 N Walnut St  
Ridgewood, NJ 07450-3223  
(201) 805-4646

Mar 23, 2012

Alfred Pollard

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Harold Brooks Jensen

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

Mr. Kahri Boykin  
6635 Eden Ave  
Winton, CA 95388-9584

Mar 23, 2012

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Take off the baby boxing gloves that you are using with the banks and do something right and courageous for the American people, for home owners. The banks refuse to lower interest rates, refuse to modify loans, engage in robo signing, cheat the American people when it comes to foreclosers, and FHFA still doesn't seem to have the courage to help the American people. Do the right thing.

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