

From: Johanna Harman <johannaharman@yahoo.com>
Sent: Monday, March 26, 2012 8:50 PM
To: !FHFA REG-COMMENTS
Subject: RIN 2590-AA53 -Mortgage Assets Affected by PACE Programs

Dear FHFA,

Like it or not, sustainability is the future.
We literally won't survive unless we embrace this concept in practical terms.
Therefore FHFA should rescind its opposition to PACE programs because they
are a necessary tool for communities to pursue more sustainable energy use
and generation.

It just makes sense on a lot of levels. For example, it cuts costs for users
and creates jobs.
A pilot PACE program in Colorado generated over 100 jobs and nearly \$20
million\$ in economic activity in just one year, according to the Department
of Energy.

Thank you for your consideration,

Johanna

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