

From: Mark Vinciguerra <Mark.Vinciguerra@noic.com>
Sent: Friday, April 01, 2011 12:17 PM
To: !FHFA REG-COMMENTS
Subject: Response to ABS 5% Retention Proposal

Not to be “obvious”; but, why would the government exclude Farmer Mac, Rural Housing, and the state housing finance agencies? These should be QRM’s?

I would suggest including these programs or many rural families and low to mod families will struggle for home financing options.