

From: Frank Carman [franknsyl@tampabay.rr.com]  
Sent: Tuesday, September 21, 2010 11:01 PM  
To: !FHFA REG-COMMENTS  
Subject: Guidance on PrivateTransfer Fee Covenanta, (No.2010-N-11)

My wife and I are opposed to the 1% subject fee. Our association needs all the money we can collect for insurance, maintenance of buildings, roofing and painting of the 85 buildings. Since the freeze this year, we also have unexpected costs to replace plants, trees and shrubs plus our landscaping costs are way up because the original plants are old and dying and need to be replaced. I'm sure we speak for the majority of the association tenants and direct a NO vote on the 1% fee. Thank you, Frank Carman and Sylvia Eddens