

From: Bkotrady@aol.com  
Sent: Wednesday, September 22, 2010 10:46 AM  
To: !FHFA REG-COMMENTS  
Cc: Pollard, Alfred; Jones, Gwen; Office of the Director;  
lauren.alfred@mail.house.gov; vcgold@dakotacom.net; vcgolder@realtors.org  
Subject: Guidance of Private Transfer Fee Covenants (2010-N-11)

I am a resident of a community, which uses Private Transfer Fee's ("PTF") to partially fund HOA amenities and operations for the direct benefit of our homeowners. I believe that the FHFA should exempt from its rule the use of PTF's that benefit HOA's and other non-profit. I am opposed to the adoption of this rule as proposed, because it would hurt the marketability of my home, likely lead to an increase in my HOA dues, and cause my family serious financial hardship.

Sincerely  
Barbara Kotrady