

From: Dawn Stoll [dawn@stoll-online.net]
Sent: Thursday, September 23, 2010 2:48 PM
To: !FHFA REG-COMMENTS
Subject: Private transfer fee

To Whom It May Concern,

Re: Guidance on Private Transfer Fee Covenants (2010-N-11)

I am a resident of a community, which uses Private Transfer Fee's ("PTF's") 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 HOAs and other non-profits. 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.

Your Truly,

Dawn M Stoll

717 W Via de Gala

Sahuarita AZ 85629