From: pamela05n [pamela05n@peoplepc.com] Sent: Thursday, September 23, 2010 8:25 PM

To: !FHFA REG-COMMENTS

Subject: Guidance on Private Transfer Fee Covenants (No. 2010-N-11)

Sept 23, 2010

Alfred M. Pollard

General Counsel, Federal Housing Finance Agency Fourth Floor 1700 G Street, NW Washington, DC 20552 RE: Guidance on Private Transfer Fee Covenants (No. 2010-N-11)

Dear Mr. Pollard:

I am concerned that the proposed guidance does not properly distinguish between private transfer fees that legitimately benefit communities and those that do not. Please continue to support homes and homeowners by creating Community-Benefits Fee Standards that allow fees that support non-profit organizations achieving specific benefits, such as conservation. There is a critical need for this funding source.

Sincerely,

Pam and Greg Nelson Warner Springs, CA 92086

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