

From: JENNIFER MULVEY [mailto:mulvey\_jennifer@hotmail.com]  
Sent: Tuesday, September 28, 2010 1:32 PM  
To: FHFInfo  
Subject:

Re: Private Transfer Fees

I am a resident of Rancho Sahuarita, a community located in Southern Arizona. Our Homeowners Association ("HOA") 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. I am opposed to the adoption of this rule, as proposed, because it would hurt the resale value of my home, likely lead to an increase in my HOA dues, and cause my family serious financial hardship. Please exclude from the application of this rule any fee, charge, assessment, dues, fine, contribution, or other amount payable to a homeowners', condominium, cooperative, mobile home, or property owners' association pursuant to a declaration or covenant or law applicable to such association, including, but not limited to, fees or charges payable for estoppel letters or certificates issued by the association or its authorized agent. Thank you for considering the residents of our community.

Very truly yours,

Jennifer M. Hernandez