From: Markie Villegas [mailto:markievillegas@yahoo.com]

Sent: Wednesday, September 29, 2010 1:12 AM

To: FHFAInfo

Subject: Fw: Private Transfer Fees

---- Forwarded Message ----

From: "steeler42578@aol.com" <steeler42578@aol.com>

To: Markievillegas@yahoo.com; Jesusurias@yahoo.com; Kenpike1968@aol.com; je15781@yahoo.com; burgers4jesus@yahoo.com; michael.burger@yahoo.com

Sent: Tue, September 28, 2010 12:12:30 PM

Subject: Private Transfer Fees

I work for 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 for the direct benefit of our homeowners. I believe that the FHFA should exempt from its rule the of PTF's that benefit HOA's. I am opposed to the adoption of this rule, as proposed, because it would hurt the resale value of home's, and likely lead to an increase of HOA dues, and cause many families financial hardships. 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 laqw applicable to such association including but not limited to fees or charges payable for estoppel letters or certificates issued by the associationor its authorized agent. Thank you for considering the residents of our community.

Sincerely,

Marcos Villegas Jr.