

From: Troy Gladwell [tgladwell@medicicommunities.com]
Sent: Thursday, September 30, 2010 9:55 AM
To: !FHFA REG-COMMENTS
Subject: "Guidance on Private Transfer Fee Covenants, (No. 2010-N-11) Please REJECT

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)" -

I have read the Federal Government's proposal on Private Transfer fees and whole heartedly support the REJECTION of this misguided proposal.

While I appreciate efforts to improve the functioning of the financial system of this country, I cannot see how further disruptions to the housing market can in any way be beneficial to this country.

I do not own a home with a private transfer fee nor do I live in a community with a homeowners association. Even so, I do not want to be negatively impacted by further property value reductions, a flood of non-salable homes on the market or bad press on the horrific state of the real-estate market. As we have seen, we all lose when the value of communities is degraded. We do not need this proposal and it should be rejected or reconsidered.

One can only wonder why this has to be considered before the upcoming elections.

Please do the responsible thing and reject this guidance.

Troy E. Gladwell
Conifer, Colorado