

From: Larkins [chrisncindy@cox.net]
Sent: Thursday, September 30, 2010 11:13 PM
To: !FHFA REG-COMMENTS
Cc: Pollard, Alfred; Jones, Gwen; Office of the Director;
Lauren.alfred@mail.house.gov
Subject: Guidance on Private Transfer Fee Covenants (2010-N-11)

To whom it may concern:

I am a resident of a community, which uses Private Transfer Fees ("PTFs") 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 PTFs 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.

Thank you for your attention,

Cynthia Larkins