From: Chris Swanson [chrisanne_s@yahoo.com] Sent: Friday, October 01, 2010 4:42 PM

To: !FHFA REG-COMMENTS

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

Dear Mr. Pollard:

It is my understanding that the proposed guidance does not distinguish between private transfer fees that legitimately benefit communities and those that do not. I ask that you continue to support homes and homeowners by creating Community Benefits Fee Standards that allow fees that support non-profit organizations achieving conversation specific benefits. Obviously there is a critical need for this funding source.

Sincerely, Chris Swanson 8037 Shir Mar Place El Cajon, CA 92021

. . . "For if that which you seek, you find not within yourself, you will never find it without."

-- [taken from] The

Charge of the Goddess