From: Janet Thew [gavelgoddess@gmail.com] Sent: Saturday, October 02, 2010 8:50 PM

To: !FHFA REG-COMMENTS

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

As unfortunate homeowners in a homeowner's association, we support the proposed guidance. The Community Associations Institute is pushing its members to express opposition, which means the guidance threatens their lucrative industry. CAI does not speak for homeowners. It speaks for lawyers and managers. They have a cash cow milking HOA's, and don't want any restriction on their milking us dry. Please adopt this guidance.

Janet and Mark Thew Loomis CA