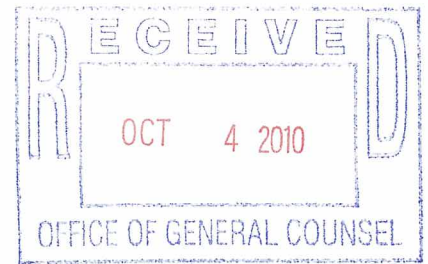


September 28, 2010
The Honorable Alfred M. Pollard
General Counsel
Federal Housing Finance Administration
Fourth Floor
1700 G Street, NW
Washington DC 20552



RE: Proposed Guidance on Private Transfer Fee Covenants,

Dear Mr. Pollard:

I am a sad member of a Home Owner Association (HOA) simply because I could not find a home outside of one, in the area that I moved to, thirteen years ago. When I bought my home, I complained bitterly about the 50-dollar transfer fee and was told that the association simply used this fee to pay for the paperwork that was to be transferred into my name, without which I could not get a copy of the CC&Rs. What a surprise these CC&Rs have evolved into! The "transfer fees, inspection fees, and other closing fees" mean that selling a home today often means paying the HOA thousands of dollars in fees. It is a continually growing scam against homeowners.

I did NOT buy into my community for the amenities. I bought into this trap, because my realtor told me that in Texas we do not have "zoning" and because of the lack of zoning, HOAs were the only way people could "protect their property values." I did not realize that my property values were being protected, only so that my HOA could steal my equity through arbitrarily creating fines, fees, and a foreclosure extortion process that is cleverly operated by reapportioning assessments to pay for invented and manipulated fines and fees.

My neighbor moved last year, and he was presented, at the closing table, with a \$2,000.00 fine for a 13-year-old landscaping violation. Actually, it was not really a violation. The original owner had apparently not "applied for a backyard landscaping project," but my neighbor was not the original owner who put in the landscaping, nor was he the second owner,... he was the fourth owner!

My neighbor's situation is not an anomaly. These HOAs are operated by managers with CAI (Community Association Institute) interests that PROFIT vendors, boards, and management at the growing expense of homeowners. In fact it seems doubtful that these HOA managers even know what a budget is, as they squeeze out inflated assessments and find that they must invent new and creative ways to make even MORE money for themselves.

When homeowners complain, we are targeted with violation notices. To add insult to injury, the HOA supports their extortion process by marginalizing complainers as “others” with “less of an appreciation of the finer things,” or “those with no class.” Let me be clear about this... **“That HOA King is Wearing No Clothes at All!!”**

Please help homeowners protect their own equity and property rights. Please stop HOAs and their Transfer Fee scam.

Respectfully,
Nancy Hentschel

A handwritten signature in black ink that reads "Nancy Hentschel". The signature is written in a cursive style with a long, sweeping underline that extends to the right.

6610 Kendall Creek Drive
Sugar Land, Texas 77479
Nancy6610@windstream.net
832-228-7642