

From: Patrick Gibbons [pgsports@gmail.com]
Sent: Tuesday, October 05, 2010 1:03 PM
To: !FHFA REG-COMMENTS
Subject: Guidance on PrivateTransfer Fee Covenants (No. 2010-N-11)

Please do not restrict financing on cooperatives with private transfer fees. These fees are a crucial tool helping provide affordable amenities to well planned communities.

Thank you,

Patrick Gibbons
President
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