

From: Robert Gabriel [rgabriel46@hotmail.com]

Sent: Wednesday, October 06, 2010 12:28 AM

To: !FHFA REG-COMMENTS

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

Do not eliminate the transfer tax/flip tax. It will ruin the lives of many New Yorkers who need affordable housing.