

From: Donna Starkey [donnars1@earthlink.net]
Sent: Wednesday, October 06, 2010 2:20 PM
To: !FHFA REG-COMMENTS
Subject: Guidance on Private Transfer Fee Covenants (No. 2010-N-11)

Dear Sir or Madam:

I am OPPOSED to the proposed legislation or regulation which would eliminate the ability to obtain a mortgage for a property with a transfer fees.

A transfer fee is a private arrangement between consenting parties, and no one is obligated to purchase a property there, if they do not agree. The government has no business interfering and dictating what can and cannot be mortgaged.

Donna Ridley

1099 Otter Circle

Beaufort, SC 29902