

From: jackieend@aol.com  
Sent: Wednesday, October 06, 2010 5:47 PM  
To: !FHFA REG-COMMENTS  
Subject: Guidance on Private Transfer Fees Covenants (NO 2010-N-11)

This proposed restriction to financing for cooperatives is wrong and harmful. The costs of maintaining a building rise all the time. So do our property taxes. Penalizing coops for trying to maintain a healthy financial position to meet emergencies and other unexpected costs will only hurt us.

We are a small coop with only 9 families and this rule would very negatively impact us.

Thank you.

Jackie End, 40 East 19th Street Corporation.