

From: Darlene Naskoviak [naskoviak@stratos.net]
Sent: Thursday, October 07, 2010 12:27 PM
To: !FHFA REG-COMMENTS
Cc: alfred.pollasrd@fhfa.gov
Subject: Private Transfer Fee Covenants (2010-11)

We are residents in Rancho Resort in Southern Arizona that uses PTF to partially fund HOA operations to the benefit of the homeowners. I think that FHFA has not thought thru the proposed restrictions and feel that the rule will hurt the saleability of our home in the future and it could lead to higher HOA dues.

Please research your finding before adopting this rule.

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