From: John MacNicholl [macn@att.net]
Sent: Thursday, October 07, 2010 1:41 PM

To: !FHFA REG-COMMENTS

Cc: joe.wilson@mail.house.gov

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

I object to the establishment og the above subject ruling. I am a senior citizen living in a community that has a transfer fee when any property in the community is sold. I and many others in the community need to be able to look at other living arrangements in the next couple of years. Many seniors will need to obtain the best price and speedly sell their homes to be able to afford the care we need rather than be a burden on the government for the next stage of life. The proposed will lower the resale value of our homes and make them much more difficult to sell. This reg is discriminatory to most senior citizens who like myself live in such a community. Therefore I recommend that this proposed reg be killed immediately.

Thank you.

John & Anne MacNicholl

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