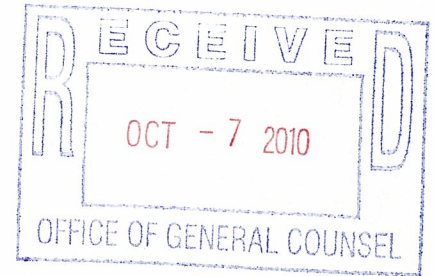


Marilyn A. Jackson
30 Woodvine Court
Covington, LA 70433
October 1, 2010



The Honorable Alfred M. Pollard
General Counsel
Federal Housing Finance Administration
Fourth Floor
1700 G Street, NW
Washington, D.C. 20552

Re: Proposed Guidelines on Private Transfer Fee Covenants
No. 2010-N-11)

Dear Mr. Pollard:

I am writing to support the FHFA's proposed elimination of funding for property that has a transfer fee covenant imposed upon it. These fees, which are frequently not disclosed and are neither minimal nor reasonable, increase the seller's burden (which is ultimately passed on to the buyer) at the time of a property sale. Expanded use of private transfer fee covenants poses serious risks to the stability and liquidity of the housing markets.

Please continue to stand firm in the proposed elimination of FHFA funding of mortgages that have such fees imposed.

Sincerely,

Marilyn A. Jackson