From: MLinn77015@aol.com

Sent: Friday, October 08, 2010 1:56 PM

To: !FHFA REG-COMMENTS

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

I am writing this to express my opposition to your proposed regulation to stop ${\tt Deed\ Based\ Fee\ Transfers.}$

First I do not understand why the Federal Government would even be interested in this issue, To my knowledge any property that would require Deed Based Transfer Fees advise any potential purchaser in advance of the purchase. The Deed Based Transfer Fees are used to modernize and maintain the property, and frankly I do not see anything wrong with this, as a matter of fact it is in the interest of other property owners to have well maintained and modernized properties.

I hope you will not take any action on the proposal as I believe this is a personal decision and should not be regulated by the Federal Government.