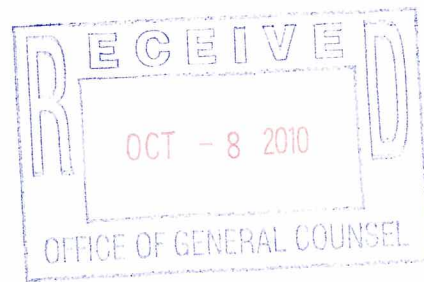


October, 2010

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



**ATTENTION: Public Comments “Guidance on Private Transfer Fee Covenants,
(No. 2010-N-11)**

I am a cooperative shareholder residing at Linden Towers Cooperative #6 in Queens, NY. The rule change that your agency is proposing regarding the banning of the transfer fee (flip tax) in order for the bank to approve a mortgage would devastate our very existence.

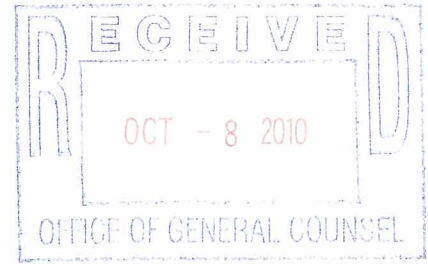
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Sincerely,

Jung Soek Chung
#3K
Cooperative Shareholder

October, 2010



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Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
Washington, D.C. 20552**

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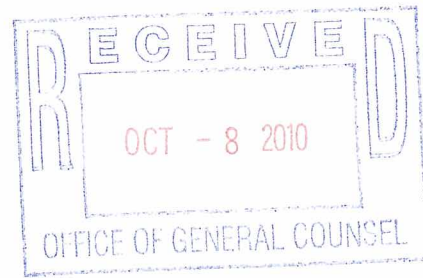
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Sincerely,

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October, 2010

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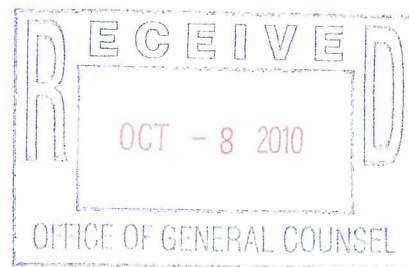
Sincerely,

Xunle Liu

Cooperative Shareholder

October, 2010

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



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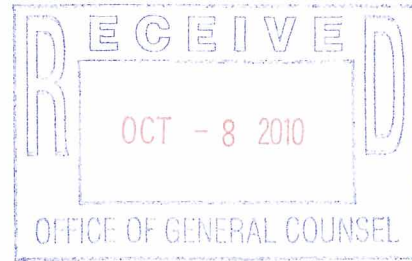
Sincerely,

Daryl Ellis Apt 5C
He is Ellis

Cooperative Shareholder

October, 2010

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



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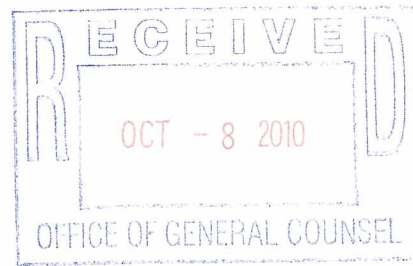
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Sincerely,

Cooperative Shareholder

October, 2010

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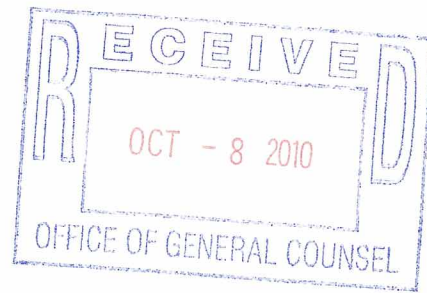
Sincerely,

#6 B.H.
Loon Cha Moody

Cooperative Shareholder

October, 2010

Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
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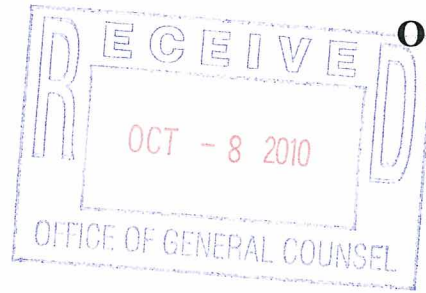
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Sincerely,

A handwritten signature in cursive script that reads "Maxine Newman".

Cooperative Shareholder

October, 2010



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

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Sincerely,

Linden Towers #6 APT# 5E

CAO, Xue Lu

Ngai, Shui W

Cao Xue Lu

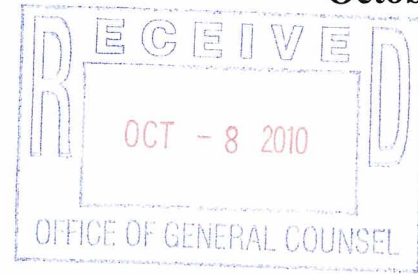
Shui W Ngai

10/5/2010

Cooperative Shareholder

October, 2010

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Federal Housing Finance Agency
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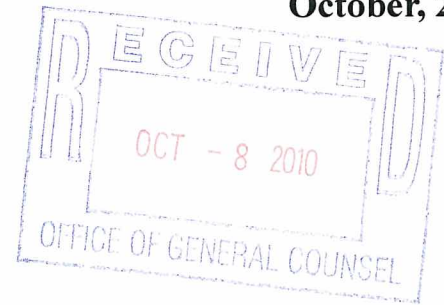
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October, 2010

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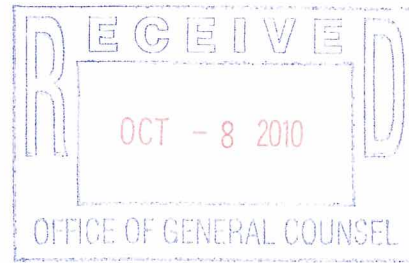
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Sincerely, *Imbon parte. [Signature]*

Cooperative Shareholder

October, 2010



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Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
Washington, D.C. 20552**

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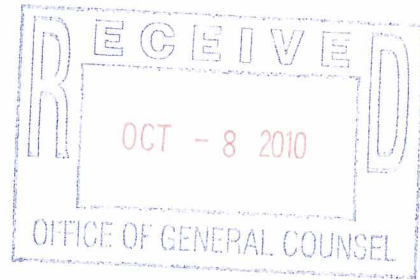
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Sincerely,

**Cooperative Shareholder
LTN 6 #56**

October, 2010

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Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
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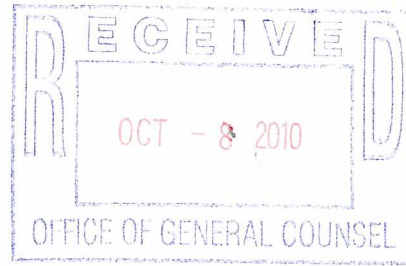
Sincerely,

Robert Lawrence

Cooperative Shareholder

October, 2010

**Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
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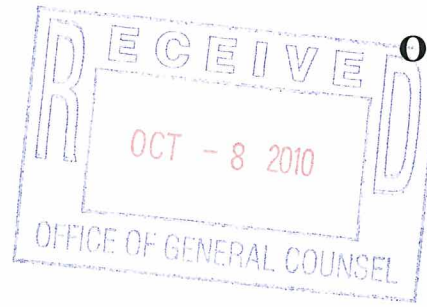
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Cooperative Shareholder

October, 2010



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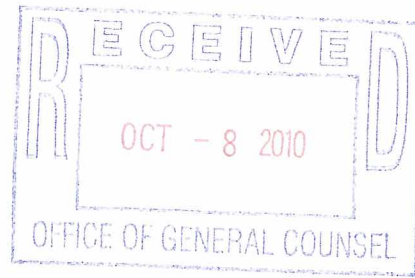
Sincerely,

Cooperative Shareholder

Cher Hong & Xia Bao

October, 2010

Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
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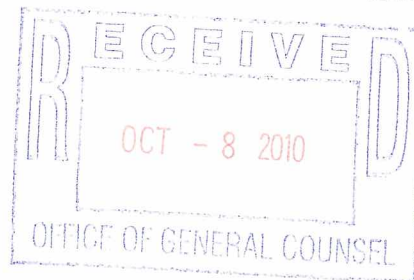
Sincerely,

Cooperative Shareholder

Lauch Collopy
(42)

October, 2010

Alfred M. Pollard, General Counsel
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Fourth Floor 1700 G Street NW,
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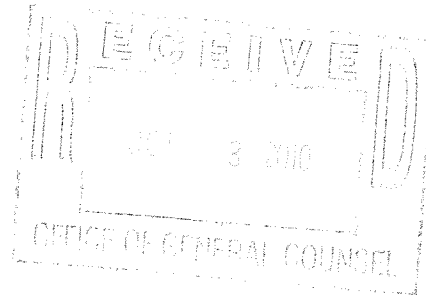
Sincerely,

Cooperative Shareholder

Krzysztof Bysocki
Albina Wysocki
apt. 5K
dbs 10-04-10

October, 2010

Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
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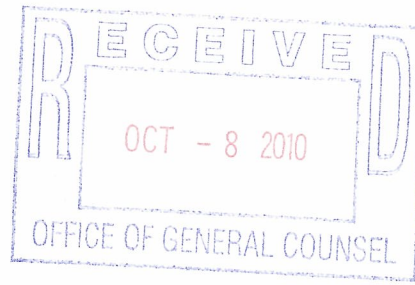
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Sincerely,

Lydia LIS - Apt 6F
3F-65 138 JA
Cooperative Shareholder

October, 2010

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



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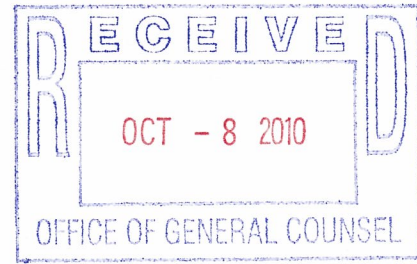
Sincerely,

*Salvatore & Irene
Salgrosso apt 2E*

Cooperative Shareholder

October, 2010

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Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
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Sincerely,

A handwritten signature in cursive script that reads "Linda J. TAO". The ink is dark and the signature is fluid.

Cooperative Shareholder
LINDA J. TAO

October, 2010

**Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
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Sincerely,

Beverly Locker
Lev Locker

Cooperative Shareholders

October, 2010

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Sincerely,



Cooperative Shareholder

October, 2010


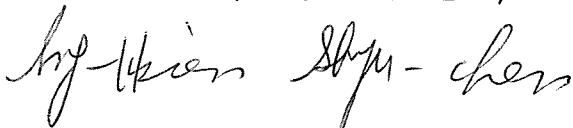
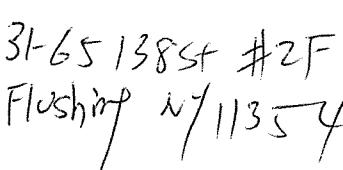
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Sincerely,

Gui Mei Jin

10/3/2010

31-9014057.

Cooperative Shareholder

ATT. 4D

October, 2010

**Alfred M. Pollard, General Counsel
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Please do not impose this ban on us. Exempt New York from this proposal and allow us to continue to enjoy the quality of life environment we worked hard to achieve.

Sincerely,

John F. Mc Greevey + Columbia Mc Greevey

Cooperative Shareholders

October, 2010

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

**ATTENTION: Public Comments "Guidance on Private Transfer Fee Covenants,
(No. 2010-N-11)**

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Sincerely,

*Ernesto Tejillo -
31-76 140th Apt 2F*

Cooperative Shareholder

October, 2010

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Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
Washington, D.C. 20552**

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Sincerely,

*Sara Teitelbaum - Linden Towers #6 drc
31 65 138 St 3J
FLUSHING, NY*

Cooperative Shareholder

October, 2010

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

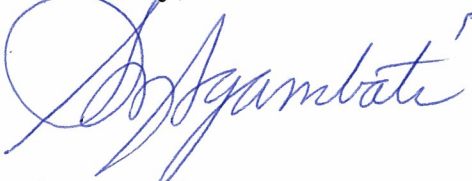
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Sincerely,

A handwritten signature in blue ink, appearing to read "S. Gambate", written over a circular stamp or mark.

Cooperative Shareholder

October, 2010

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

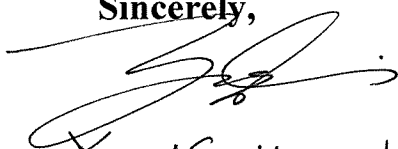
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YINGCHIH LI

Cooperative Shareholder

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Sincerely,

Anthony Palumbo
APT-5C

Cooperative Shareholder

October, 2010

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Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
Washington, D.C. 20552**

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Sincerely,

A handwritten signature in cursive script that reads "Aene Suslow". The signature is written in black ink and is positioned below the word "Sincerely,".

Cooperative Shareholder

October, 2010

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

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Sincerely,

Beatrice Skala

BEATRICE SKALA

Cooperative Shareholder

October, 2010

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

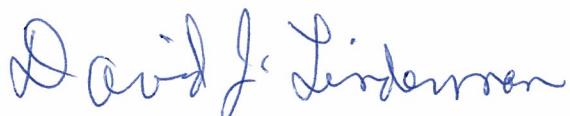
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Sincerely,

A handwritten signature in blue ink that reads "David J. Linderman". The signature is written in a cursive style.

Cooperative Shareholder

October, 2010

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

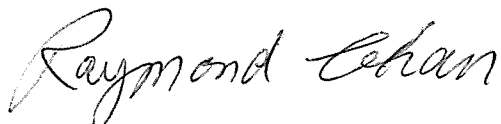
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Sincerely,

A handwritten signature in cursive script that reads "Raymond Cohen".

Cooperative Shareholder

October, 2010

**Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
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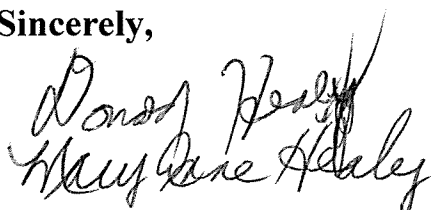
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Sincerely,

A handwritten signature in black ink, appearing to read "Mary Rose Haley". The signature is written in a cursive style and is positioned above the typed name.

Cooperative Shareholder

October, 2010

**Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
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Sincerely,

 #6F

Cooperative Shareholder

October, 2010

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Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
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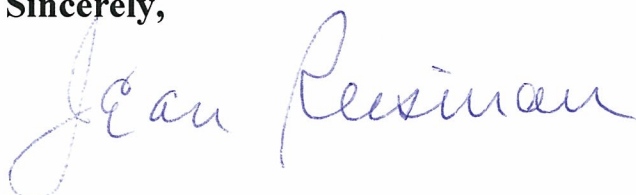
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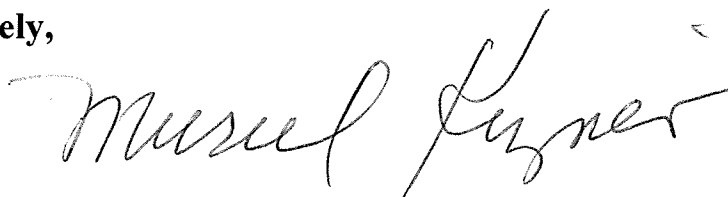
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Sincerely,

A handwritten signature in black ink, appearing to read "Musiel Kuznetsov". The signature is written in a cursive, flowing style.

Cooperative Shareholder

October, 2010

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Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
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Sincerely,

Charles Graziano
Anna Graziano
Cooperative Shareholder

October, 2010

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Washington, D.C. 20552**

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Sincerely,

Helin Langer
OSBORNE BLDG APT 5H

Cooperative Shareholder

October, 2010

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Federal Housing Finance Agency
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Sincerely, BING J. SHI & YAN Y. JIANG

Handwritten signature in blue ink, appearing to read "Bing J. Shi & Yan Y. Jiang".

Cooperative Shareholder

October, 2010

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

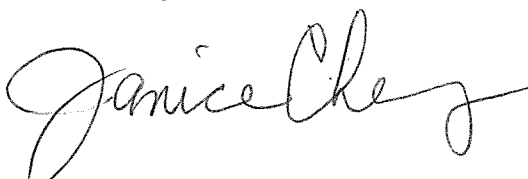
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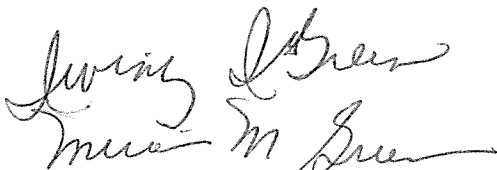
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Sincerely,

*James T. Sena
Patricia E. Sena (Jt in Common) APT 61K Opbase*

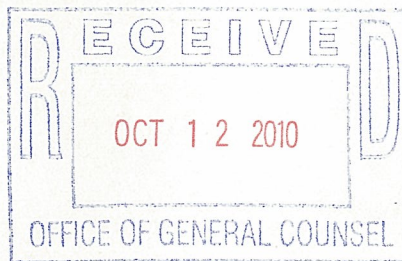
Cooperative Shareholder



Albert Weintraub
3190 140th St Apt 2B
Flushing NY 11354

October, 2010

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



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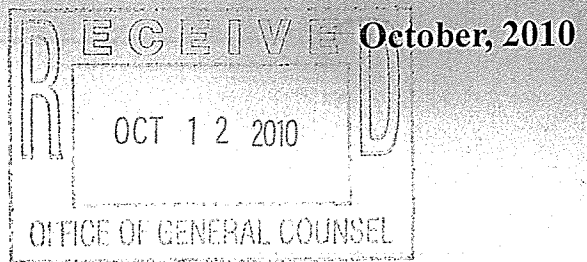
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Sincerely,

Cooperative Shareholder



To: Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
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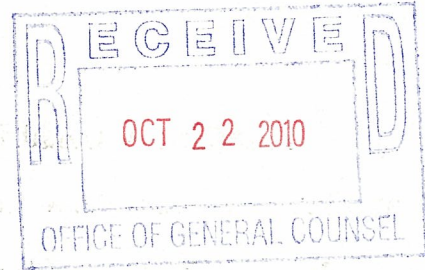
cc: Senator Charles E. Schumer

Marvin Wasserman
Marvin Wasserman
31-65 138th St. - Linden Tower Coop, Sect 6
Flushing, N.Y. 11354

Cooperative Shareholder

October, 2010

**Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
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Sincerely,

*Nick Metas (NICK METAS)
Barbara Metas (Barbara Metas)*

Cooperative Shareholder