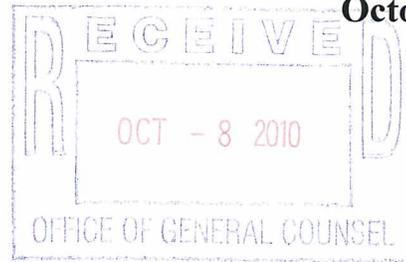


October, 2010



**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 Bay Terrace Cooperative Section IV, Inc. 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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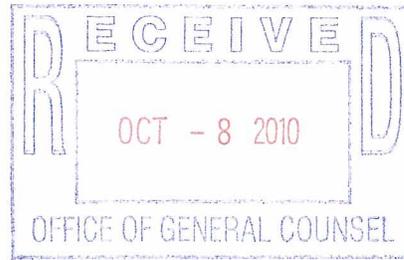
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Sincerely,

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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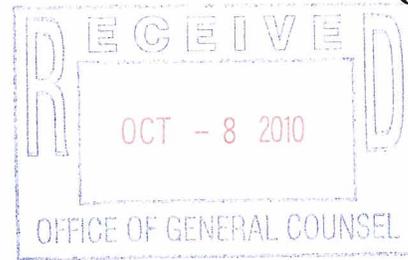
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Cooperative Shareholder

October, 2010

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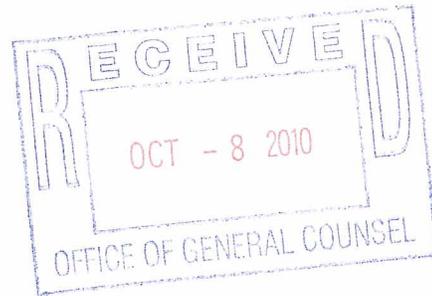
Sincerely,

Shanika Waldenberg
209-4918 ave

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,

Juanita Connor
Cooperative Shareholder Name

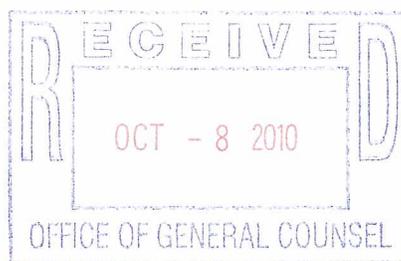
JUANITA CONNOR
Print Name

15-30-212 STREET

Bayside, NY 11360
Address

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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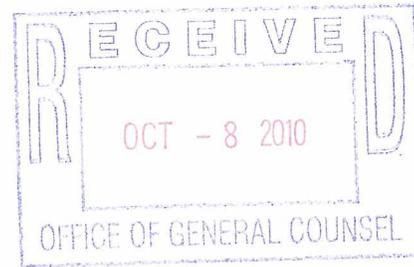
Sincerely,

Sylvia Shles
209.77-18th Ave.
Bayside, N.Y. 11360

Cooperative Shareholder

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,
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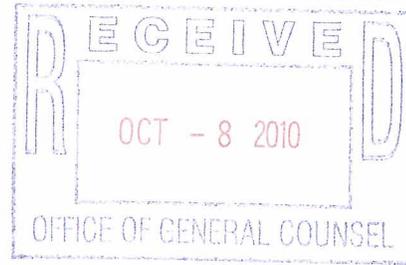
Sincerely,

A handwritten signature in cursive script, appearing to read "Neelke Kaupia".

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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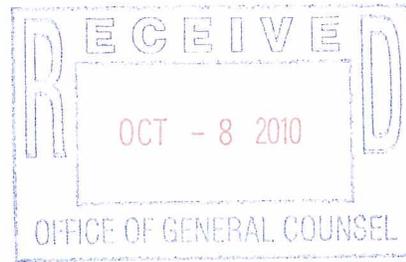
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Sincerely,

ALBERT-BARBARA POLON
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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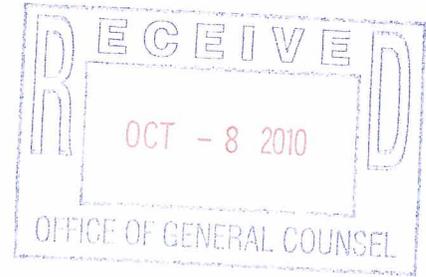
Sincerely,

Dorothy DeSaspero

*212-30 15 Ave
Bayside NY. 11360*

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,

Betty Cohen
Cooperative Shareholder Name

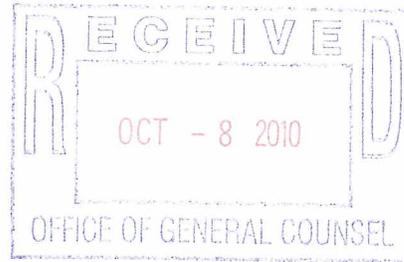
BETTY COHEN
Print Name

15-35 212 ST.

Bayside, NY 11360
Address

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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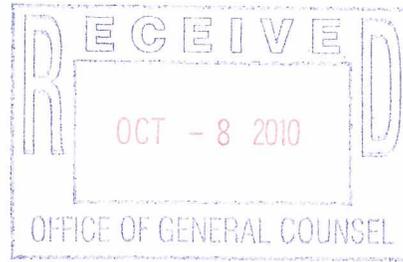
Sincerely,

Helene Swamin

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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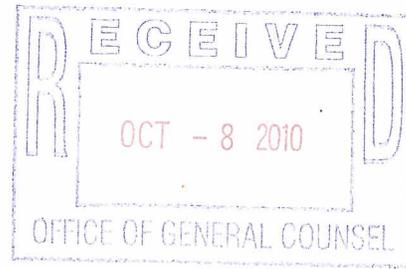
Sincerely,

~~Sheila Weinberg~~ *Sheila Weinberg*

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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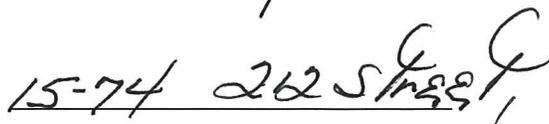
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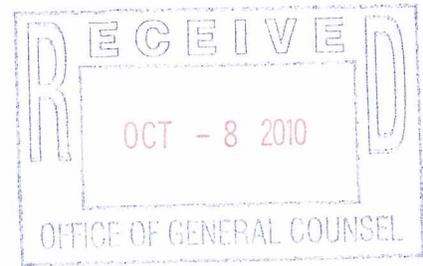

Cooperative Shareholder Name


Print Name



Bayside, NY 11360
Address

October, 2010



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

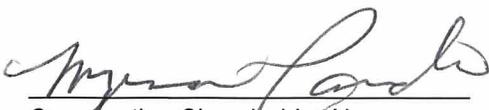
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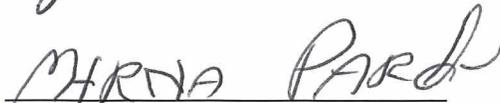
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Sincerely,



Cooperative Shareholder Name



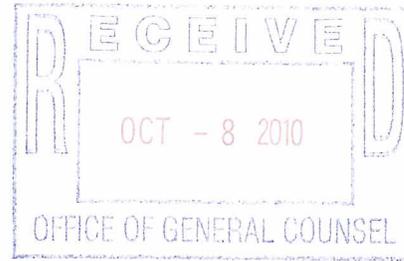
Print Name



Bayside, NY 11360
Address

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Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
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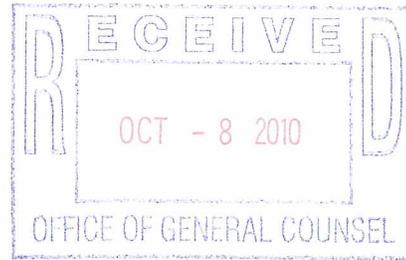
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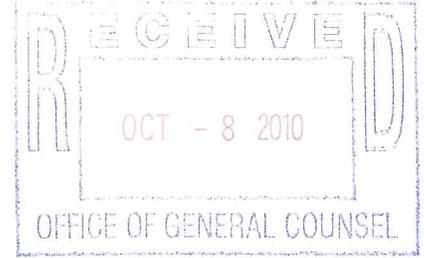
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October, 2010

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Cooperative Shareholder Name

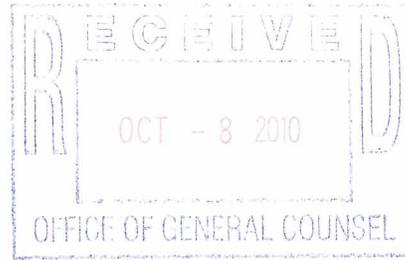
Print Name

Bayside, NY 11360

Address

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



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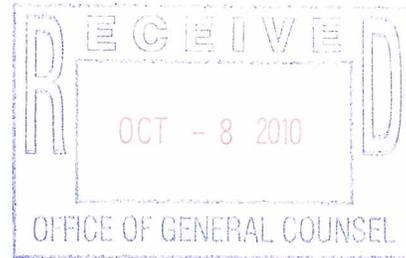
Sincerely,

*Frank J. Milillo
Winifred A. Milillo*

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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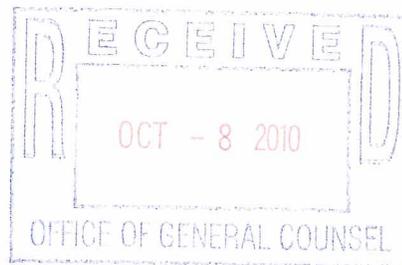
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Cooperative Shareholder

October, 2010

Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
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**ATTENTION: Public Comments "Guidance on Private Transfer Fee Covenants,
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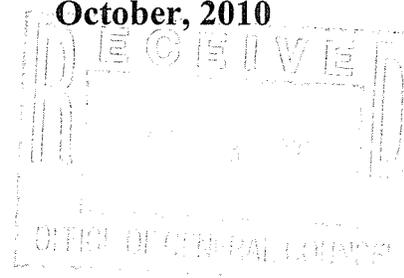
Please do not impose this ban on us. Exempt New York from this proposal and allow us to continue to enjoy the quality of life environment we worked hard to achieve.

Sincerely,

Andra Walkender
209-15 18th Ave Apt. 1H

Cooperative Shareholder

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,
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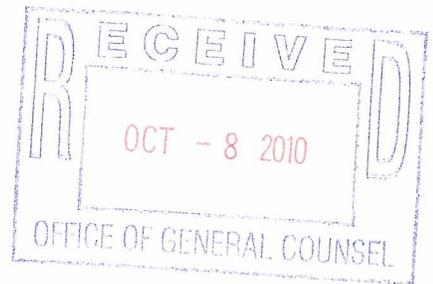
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Sincerely, 
**SYED BUKHARI / FERKHANDA NAJIB
1315, 212 ST,
BAYSIDE, NY-11360.**

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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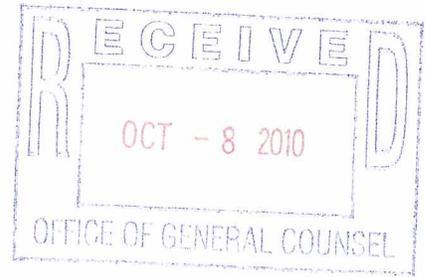
Roberta Cagen
Cooperative Shareholder Name

Roberta Cagen
Print Name

212-11 16th Avenue

Bayside, NY 11360
Address

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 black ink, appearing to read "Joy Athas", written over a horizontal line.

Cooperative Shareholder Name

The name "JOY ATHAS" written in all-caps, block letters, over a horizontal line.

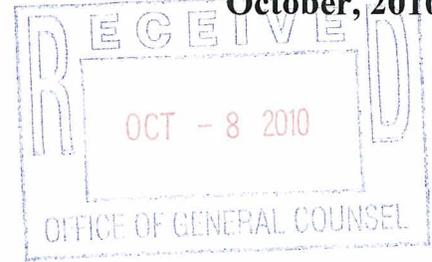
Print Name

The address "16-02 212 St" written in a cursive-like hand, over a horizontal line.

Bayside, NY 11360

Address

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 Bay Terrace Cooperative Section I, Inc. 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.

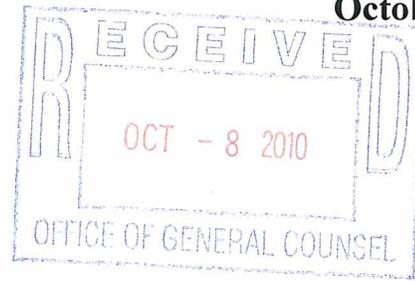
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Please do not impose this ban on us. Exempt New York from this proposal and allow us to continue to enjoy the quality of life environment we worked hard to achieve.

Sincerely,

Cooperative Shareholder

October, 2010



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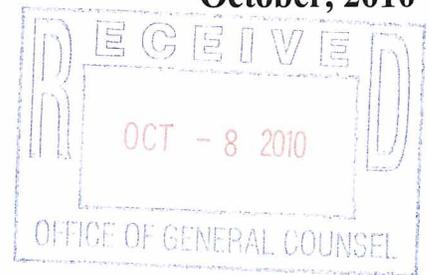
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Sincerely,

Alicia E. Smith
Martin Pollack
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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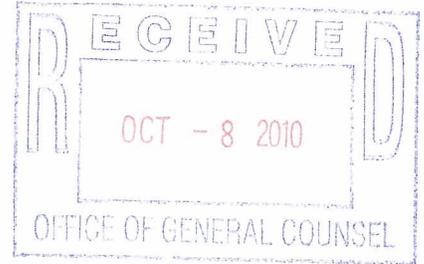
Sincerely,

A handwritten signature in cursive script that reads "Charrn R. Lande".

Cooperative Shareholder

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,

Sylvia Krobot
Cooperative Shareholder Name

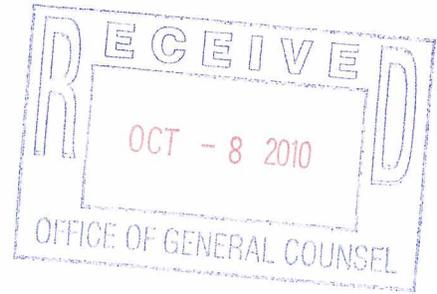
Sylvia KROBOTH
Print Name

212-34 16th. Ave.

Bayside, NY 11360
Address

October, 2010

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



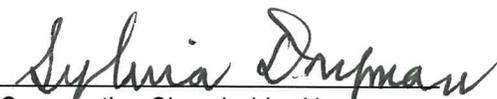
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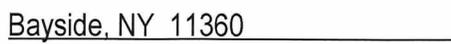
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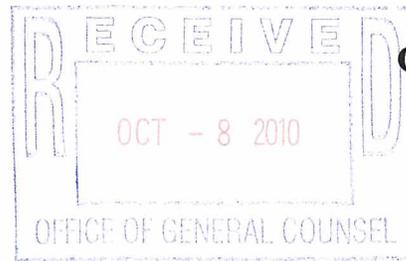

Cooperative Shareholder Name


Print Name




Address

October, 2010



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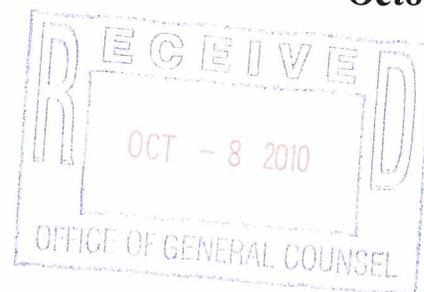
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Cooperative Shareholder

October, 2010

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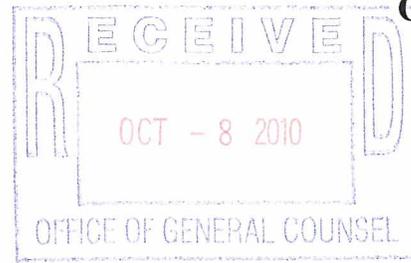
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Sincerely,

Martin Polidoro
GPK JK

Cooperative Shareholder

October, 2010



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Federal Housing Finance Agency
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Washington, D.C. 20552**

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Sincerely,

Joseph H. Antall
10/5/10

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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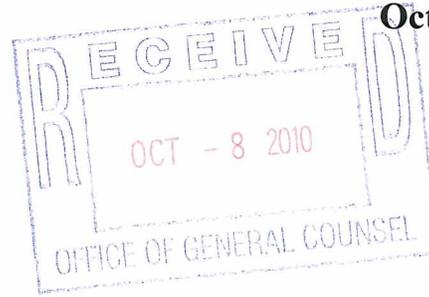
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Cooperative Shareholder

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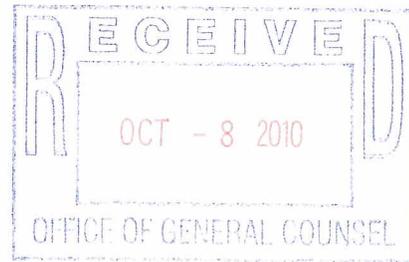
Sincerely,

A handwritten signature in black ink that reads 'Rev. Joseph Faucetta'. The signature is written in a cursive style with a large initial 'R'.

Cooperative Shareholder

October, 2010

**Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
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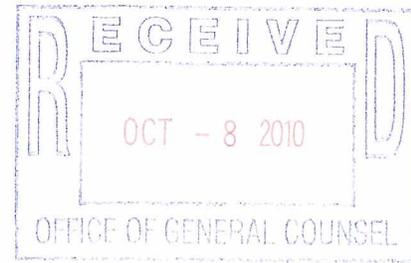
Deety P. P. P.
15-12 Bee Blvd

Cooperative Shareholder

Bay Side NY 11360
Section II Bay Terrace Co-op

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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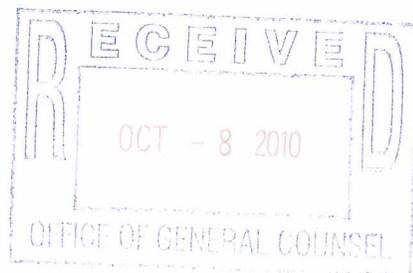
Sincerely,

*Alvaro J. Rojas
Theresa Patterson-Rojas*

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,

Helene Greenberg

Cooperative Shareholder

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,
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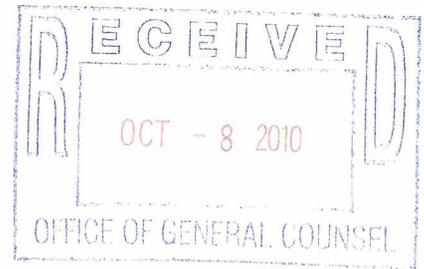
Sincerely,

A handwritten signature in cursive script, appearing to read "Josephine Schapiro". The signature is written in dark ink and is positioned to the right of 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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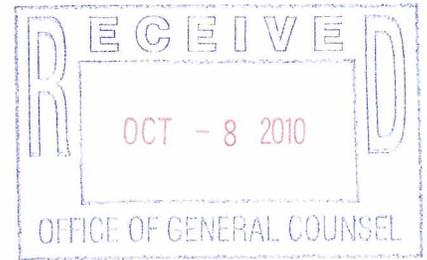
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Cooperative Shareholder

October, 2010

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Sincerely,

Miriam Schachter

Cooperative Shareholder Name

Miriam Schachter

Print Name

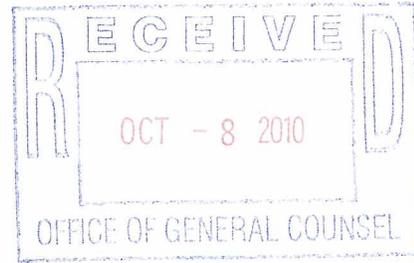
212-0716th Ave. 1st Fl.

Bayside, NY 11360

Address

October, 2010

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Federal Housing Finance Agency
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Sincerely,



Cooperative Shareholder Name



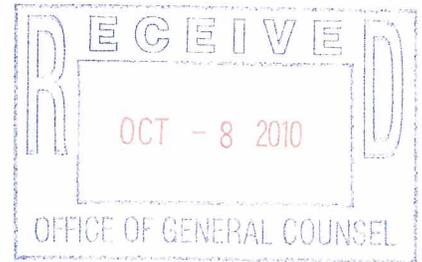
Print Name



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Address

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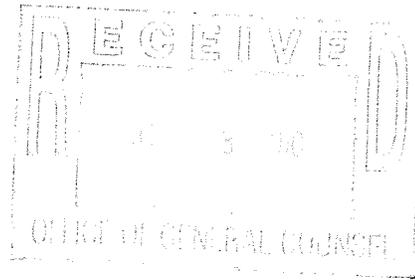

Cooperative Shareholder Name

DONALD ZWERLING
Print Name

212-05 16TH AVE

Bayside, NY 11360
Address

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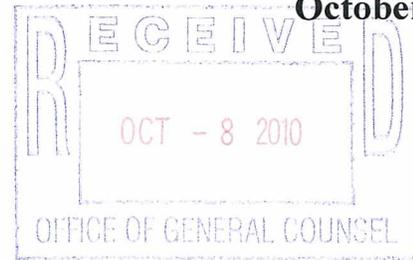
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Sincerely,

Mrs. Croffredo

Cooperative Shareholder

October, 2010



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Federal Housing Finance Agency
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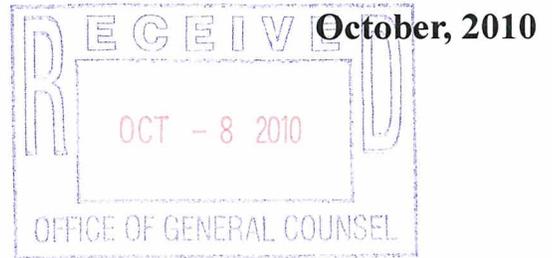
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Sincerely,

Sylvia Koch

Cooperative Shareholder



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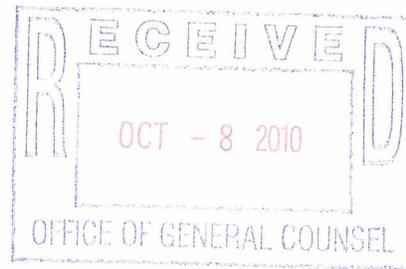
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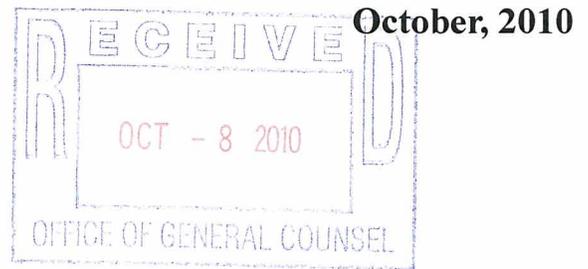
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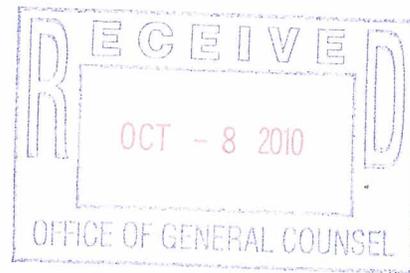
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Please do not impose this ban on us. Exempt New York from this proposal and allow us to continue to enjoy the quality of life environment we worked hard to achieve.

Sincerely,

Cooperative Shareholder

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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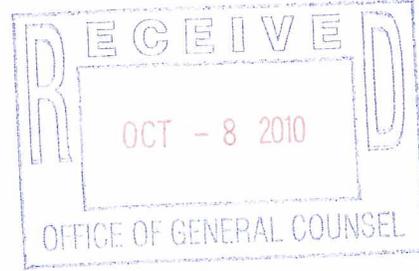
Sincerely,

A handwritten signature in black ink, appearing to read "Edna Russocki". The signature is fluid and cursive, written over a white background.

Cooperative Shareholder

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,
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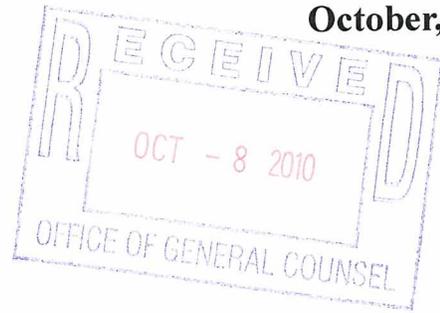
Sincerely,

*Andrea D. Cohen - Apt 6A-209-2518 Ave
Sec 9*

Cooperative Shareholder

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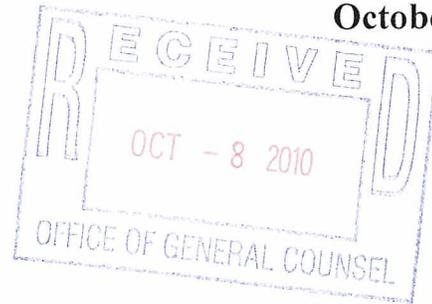
Please do not impose this ban on us. Exempt New York from this proposal and allow us to continue to enjoy the quality of life environment we worked hard to achieve.

Sincerely,


ALLEN EG
Cooperative Shareholder


Hyerm Song

October, 2010



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

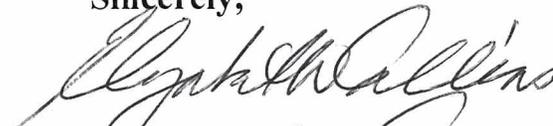
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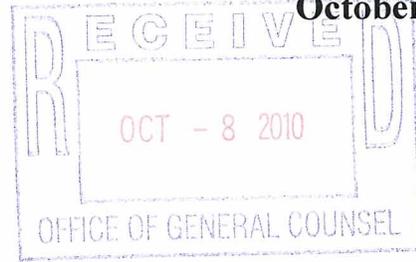
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Sincerely,


ELIZABETH COLLINS
Cooperative Shareholder

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,
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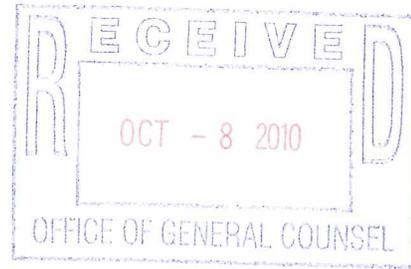
Sincerely,

Sam Estlin Apt # 2E
10/25/10

Cooperative Shareholder

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,
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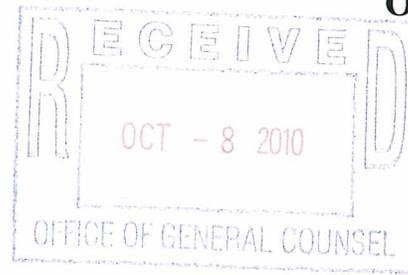
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Sincerely,

Sidney Schwartz
Cooperative Shareholder

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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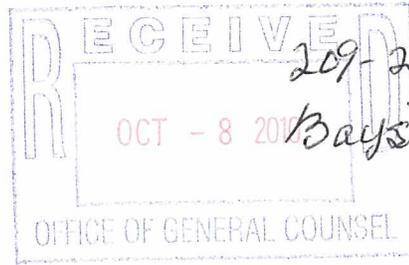
Sincerely,

Norman Chonziis

Cooperative Shareholder

5 October, 2010

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



209-25 18 Avenue
Bayside, NY 11360
Apt 4E

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

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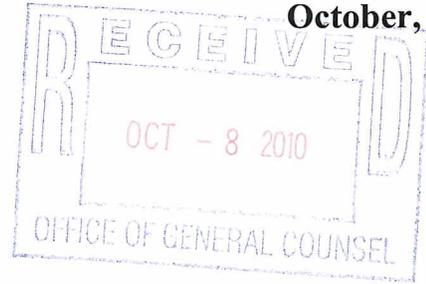
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Please do not impose this ban on us. Exempt New York from this proposal and allow us to continue to enjoy the quality of life environment we worked hard to achieve.

Sincerely,

Mary J. Hartnett, Apt 4E
209-25 18 Ave
Bayside, NY 11360
Cooperative Shareholder

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 Bay Terrace Cooperative Section I, Inc. 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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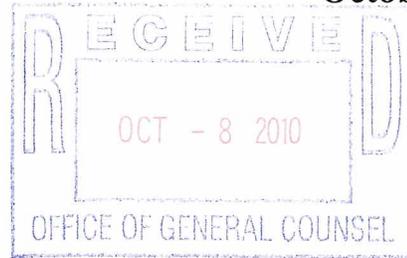
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Sincerely,

Cooperative Shareholder

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 Bay Terrace Cooperative Section IV, Inc. 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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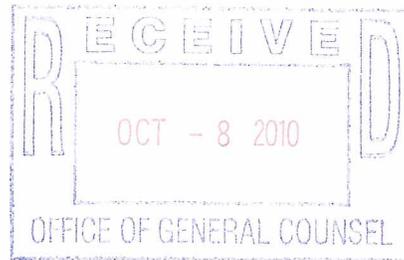
Please do not impose this ban on us. Exempt New York from this proposal and allow us to continue to enjoy the quality of life environment we worked hard to achieve.

Sincerely,

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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(No. 2010-N-11)**

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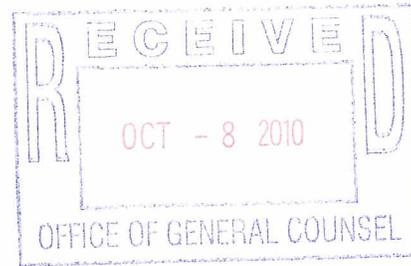
Sincerely,

Shirley Portnow
209-57 18 Ave -
Bayside, N.Y. 11360

Cooperative Shareholder

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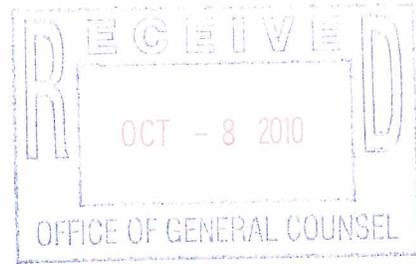
Please do not impose this ban on us. Exempt New York from this proposal and allow us to continue to enjoy the quality of life environment we worked hard to achieve.

Sincerely,

Glenn Walker
Glenn Walker
209-44 18th Ave Bayside NY 11360
Cooperative Shareholder

October, 2010

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



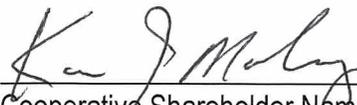
ATTENTION: Public Comments "Guidance on Private Transfer Fee Covenants, (No. 2010-N-11)

I am a cooperative shareholder residing at Bay Terrace Cooperative Section III, Inc. 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.

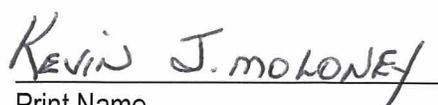
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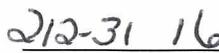
Sincerely,



Cooperative Shareholder Name



Print Name

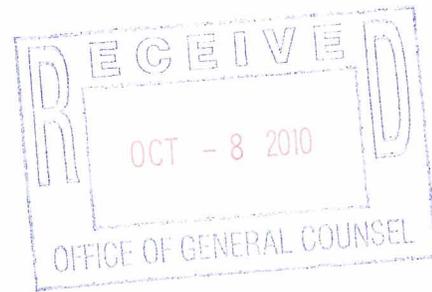


Bayside, NY 11360

Address

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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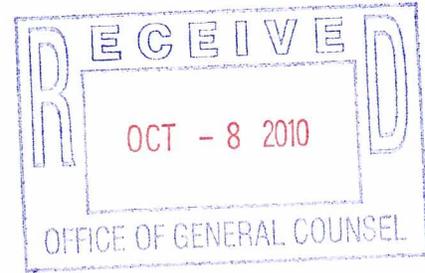
Sincerely,

Handwritten signature of Toley Cooper in cursive.

Cooperative Shareholder

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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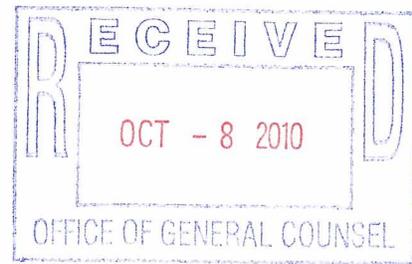
Sincerely,

Oscar Rosenfeld

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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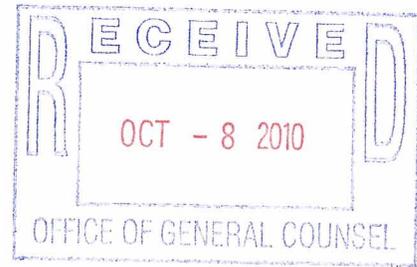
Sincerely,

Karen Roback

Cooperative Shareholder

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,
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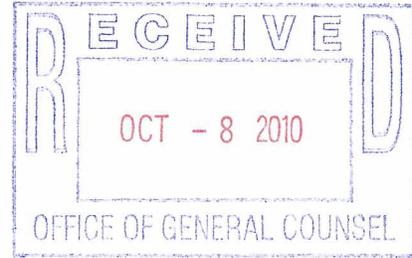
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Sincerely,

Cooperative Shareholder

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,
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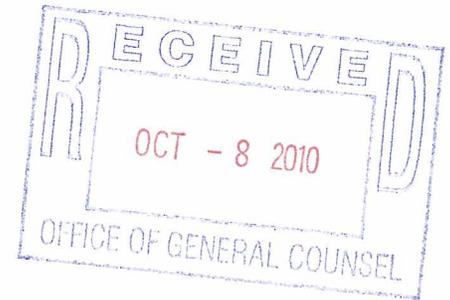
Sincerely,

Cele Weinstein

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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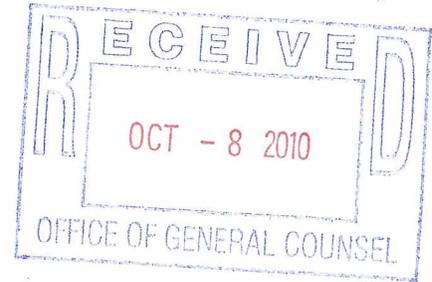
Sincerely,

Roslyn Maslin

Cooperative Shareholder

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,
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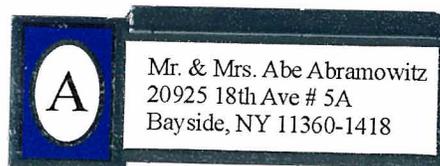
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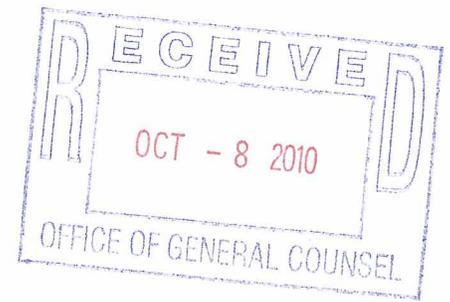
Cooperative Shareholder



Apt. 5A

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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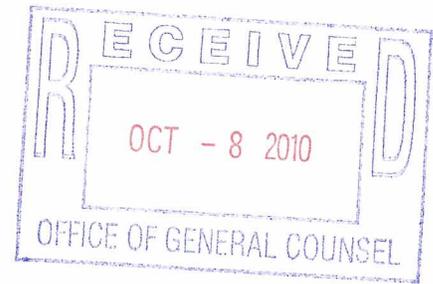
Sincerely,

Handwritten signature of Marion Pershan in cursive.

Cooperative Shareholder

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 Bay Terrace Cooperative Section IX, Inc. 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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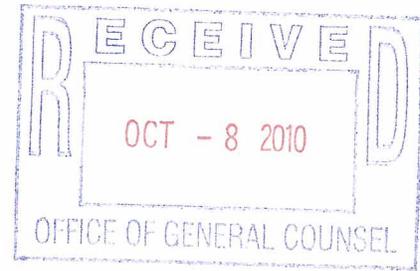
Please do not impose this ban on us. Exempt New York from this proposal and allow us to continue to enjoy the quality of life environment we worked hard to achieve.

Sincerely,

Cooperative Shareholder

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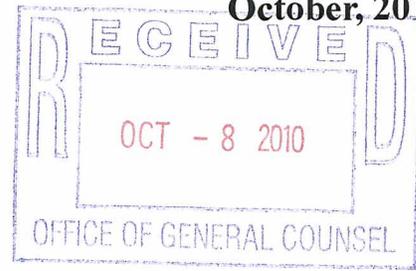
Please do not impose this ban on us. Exempt New York from this proposal and allow us to continue to enjoy the quality of life environment we worked hard to achieve.

Sincerely,

A handwritten signature in blue ink that reads "Linda Fuchs". 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, appearing to read "Elena F. Samarra".

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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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,



Cooperative Shareholder Name



Print Name



Bayside, NY 11360

Address

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,
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Sincerely,

A handwritten signature in black ink, appearing to read "Joy L. W. Kump". The signature is written in a cursive, flowing 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,

Aaron + Helene Chabin

Cooperative Shareholder Name

Aaron + Helene Chabin

Print Name

16-08 212 ST.

Bayside, NY 11360

Address

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,



Cooperative Shareholder Name

GILBERT MEDINA
Print Name

16-34 212 ST

Bayside, NY 11360
Address

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,

Cooperative Shareholder

Kay Sachs

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,
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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,

A handwritten signature in cursive script that reads "Marilyn Strin".

Cooperative Shareholder

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,

Cooperative Shareholder Name

AMELIA BELCASTRO
Print Name

Amelia Belcastro

Bayside, NY 11360
Address

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,
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Sincerely,

A handwritten signature in black ink that reads "Justin E. Norton". The signature is written in a cursive style with a large initial 'J' and 'N'.

Cooperative Shareholder

October, 2010

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

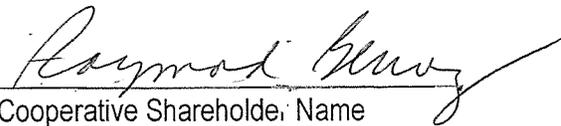
ATTENTION: Public Comments "Guidance on Private Transfer Fee Covenants, (No. 2010-N-11)

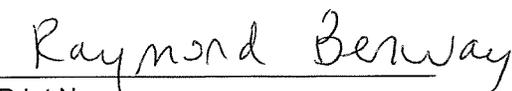
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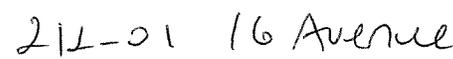
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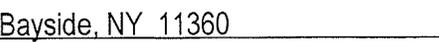
Please do not impose this ban on us. Exempt New York from this proposal and allow us to continue to enjoy the quality of life environment we worked hard to achieve.

Sincerely,


Cooperative Shareholder Name


Print Name


Address


Address

October, 2010

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

Brian J. Yoon  10/03/10
Sookkyung Yoon  10/03/10

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 "John Van Blerkom". The signature is fluid and cursive, with a long horizontal stroke at the end.

Cooperative Shareholder

JOHN VAN BLERKOM

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,



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,

Andrea Shields

Cooperative Shareholder

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,
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Sincerely,

*Vincent Marciano and
Rita Marciano*

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 "Harriet B. Wolfe".

Cooperative Shareholder

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,


Cooperative Shareholder Name

SUSAN G. TAUB
Print Name

15-42 212 St., #1

Bayside, NY 11360
Address

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, appearing to read "Paul Cappiello".

Cooperative Shareholder

October, 2010

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

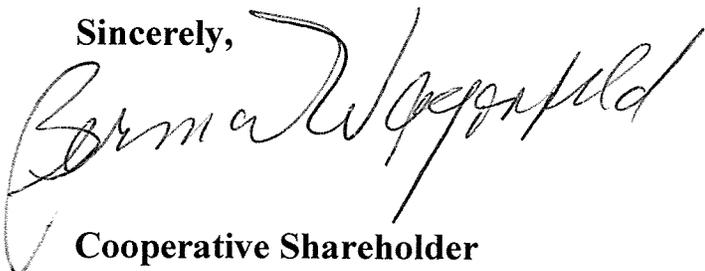
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Please do not impose this ban on us. Exempt New York from this proposal and allow us to continue to enjoy the quality of life environment we worked hard to achieve.

Sincerely,

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

Cooperative Shareholder

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,
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Sincerely,

Joan L. Wild
JOAN L. WILD

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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MARY LELIA

Sincerely,

Mary Lelia

Cooperative Shareholder

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,
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Sincerely,



Cooperative Shareholder

HILDA HANIN

October, 2010

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

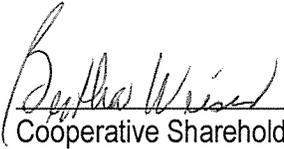
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Please do not impose this ban on us. Exempt New York from this proposal and allow us to continue to enjoy the quality of life environment we worked hard to achieve.

Sincerely,



Cooperative Shareholder Name

BERTHA WEISER

Print Name

15-22 312 St

Bayside, NY 11360
Address

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,

Ronald Reichler
209-89 18 Ave
Bayside NY
11560

Rpn Reichler
Cooperative Shareholder

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,
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Sincerely,

*Mr. + Mrs Victor
13-52 Bell Blvd
Bayside, NY 11360*

Cooperative Shareholder

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 Bay Terrace Cooperative Section II, Inc. 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.

There is no third party involved when a unit changes ownership in co-ops. All funds realized from the transfer of stock goes into the Corporations capital reserve account and is used for capital improvement, upgrades, and major repairs to the property. It is these funds that help middle class families and senior citizens on fixed incomes continue to live in affordable housing where they have made an investment.

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,

A handwritten signature in cursive script that reads "Linda Hodges". The signature is written in black ink and is positioned to the right of 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,

Mary Bush / John J. Bush
Cooperative Shareholder Name

MARY BUSH / JOHN J. BUSH
Print Name

15-14 212 STREET

Bayside, NY 11360
Address

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,

A handwritten signature in cursive script that reads "Yolanda A. Reno".

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, 

Cooperative Shareholder

October, 2010

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Sincerely,



Cooperative Shareholder Name

MILTON ROSLOFF

Print Name

212-34-16 AVE

Bayside, NY 11360

Address

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 black ink, appearing to read "Cheryl S. Ciccone". The signature is written in a cursive style with a long horizontal flourish extending to the right.

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 "Jan Harris".

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,



Cooperative Shareholder

October, 2010

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Sincerely,

Cooperative Shareholder Name

ANNAMARIA RADOSLOVICH
Print Name

16-22-212 TH, ST₂

Bayside, NY 11360
Address

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,

Cooperative Shareholder

A handwritten signature in cursive script, appearing to read "Esther Bruno".

October, 2010

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

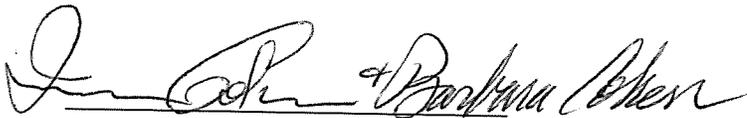
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Sincerely,



Cooperative Shareholder Name

IRWIN COHEN

BARBARA COHEN

Print Name

16-10 212 St.

Bayside, NY 11360

Address

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,

Diana Nefsky
Cooperative Shareholder Name

DIANA NEFSKY
Print Name

16-08 212 St

Bayside, NY 11360
Address

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,

John J. Kavanagh
1584 Bell Blvd
Bayville Ny 11360 10-2-2010
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,

Abraham Montz
Cooperative Shareholder Name

HELEN MONTZ - Helen Montz
ABRAHAM MONTZ
Print Name

212-01 16TH AVENUE
BAYSIDE, N.Y. 11360

Bayside, NY 11360
Address

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,


Cooperative Shareholder Name

DOMENICO CINQUEMANI

Print Name

15 86 212 ST, Apt 1

Bayside, NY 11360

Address

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,
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Sincerely,

A handwritten signature in cursive script, appearing to read "Alan M. E. DeBols".

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,

Sylvia Fischer

Cooperative Shareholder

October, 2010

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

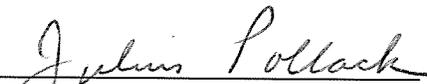
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Sincerely,


Cooperative Shareholder Name


Print Name

Bayside, NY 11360
Address

October, 2010

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



Cooperative Shareholder

October, 2010

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Sincerely,

James J. Bush
14-90 212 ST.
BAYSIDE, NY 11360

Cooperative Shareholder

October, 2010

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

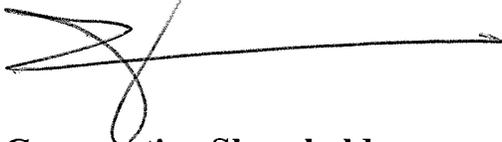
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Sincerely,

A handwritten signature in black ink, appearing to read "DENNIS LERWOHL". The signature is written in a cursive style with a long horizontal stroke extending to the right.

Cooperative Shareholder

DENNIS LERWOHL

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,

MR. + MRS. Joseph Isichur

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,



Cooperative Shareholder Name

JOSEPH MICEU

Print Name

212-39 16TH AVE

Bayside, NY 11360

Address

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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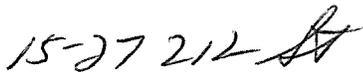
Sincerely,



Cooperative Shareholder Name



Print Name



Bayside, NY 11360

Address

October, 2010

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Cooperative Shareholder

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Sincerely,

Paul Robbins

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,

Ilene Silverman
Cooperative Shareholder Name

Ilene Silverman
Print Name

16-14 212 Street

Bayside, NY 11360
Address

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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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.

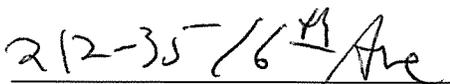
Sincerely,



Cooperative Shareholder Name



Print Name



Bayside, NY 11360

Address

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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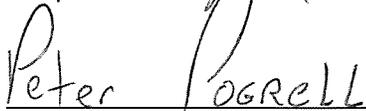
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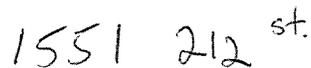
Sincerely,



Cooperative Shareholder Name



Print Name



Bayside, NY 11360

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October, 2010

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

Ivan Jukic and
Cooperative Shareholder Name

Dragica

Jukic

IVAN JUKIC
Print Name

Dragica Jukic

Bayside, NY 11360
Address

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,

A handwritten signature in cursive script that reads "Elaine Siva".

Cooperative Shareholder

October, 2010

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

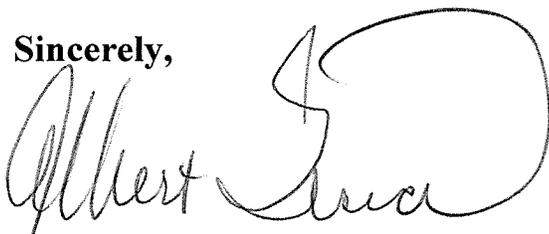
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Sincerely,

A handwritten signature in black ink, appearing to read "Albert J. [unclear]". The signature is written in a cursive style with a large, prominent loop at the end.

Cooperative Shareholder

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,


CONSTANCE A. PARROTT
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,

Freda Weiner

Cooperative Shareholder Name

FREDA G. WEINER

Print Name

212-11 16th AVENUE

Bayside, NY 11360

Address

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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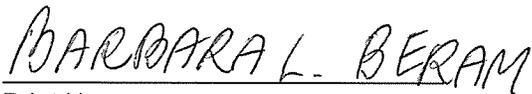
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Sincerely,



Cooperative Shareholder Name



Print Name



Bayside, NY 11360

Address

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,

PETER & NORMA DIANA
Cooperative Shareholder Name

Print Name

212-42 16 AVE

Bayside, NY 11360
Address

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,

William Montgomery
16-49 212th St
Bayside, NY, 11360
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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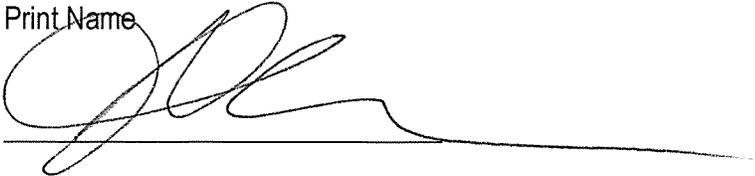
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Sincerely,


Cooperative Shareholder Name

Print Name



Bayside, NY 11360

Address

1542 212 st Sect III
Bayside NY
11360

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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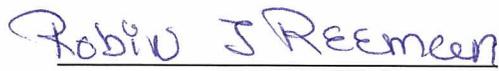
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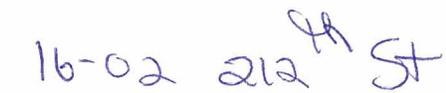
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Sincerely,


Cooperative Shareholder Name


Print Name


Address


Address

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,


Cooperative Shareholder Name

Muriel Berkowitz
Print Name

15-47 212 St

Bayside, NY 11360
Address

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,
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Sincerely,

A handwritten signature in black ink, appearing to read 'Ella Shaw', with a long horizontal flourish extending to the right.

**ELLA SHAW
Cooperative Shareholder**

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,

Syd + Mildred Gross
Cooperative Shareholder Name

Syd + MILDRED GROSS
Print Name

212-39-16th Ave

Bayside, NY 11360
Address

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,
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Sincerely,

A handwritten signature in black ink that reads "Leo Sobota". The signature is written in a cursive, slightly slanted 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 "Lorraine 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,

A handwritten signature in black ink, appearing to read "Damon Castoro", written over a horizontal line.

**Damon Castoro
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,

Cooperative Shareholder

M.A. Shantof
211-03 19th Ave
Queens NY 11360

October, 2010

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

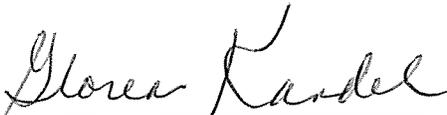
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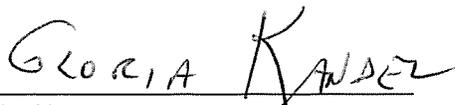
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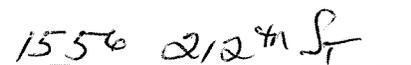
Sincerely,



Cooperative Shareholder Name



Print Name



Bayside, NY 11360

Address

October, 2010

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

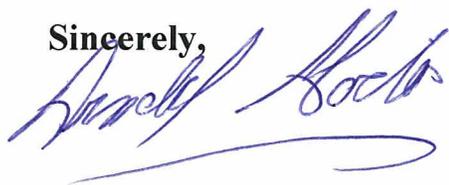
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Sincerely,

A handwritten signature in blue ink, appearing to read "Harold Kooch", with a long horizontal flourish underneath.

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,

Maddalena Di Modica

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,

EDWARD HEINSMAN


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,

Cooperative Shareholder Name

Howard Knobler

Print Name

Howard Knobler

Bayside, NY 11360

Address

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,

*Elene R. Levy
Elene Levy*

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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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,


Cooperative Shareholder

October, 2010

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

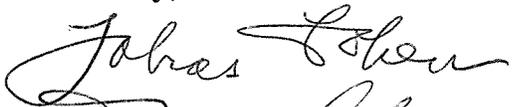
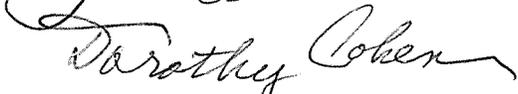
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Sincerely,


Cooperative Shareholder Name

Sherry Cohen
Print Name

15-52 212 ST.

Bayside, NY 11360
Address

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 black ink, appearing to read "Alfred M. Pollard", written in a cursive style.

Cooperative Shareholder

October, 2010

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

Lawrence + Laurel Martocci
LAWRENCE MARTOCCI
LAUREL MARTOCCI

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,

*Gerard Passaro
1807 212 ST
BAYSIDE NY Sec 4*

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,

Shirley Karman
Cooperative Shareholder Name

Shirley Karman
Print Name

16-14 212⁷⁴ Street

Bayside, NY 11360
Address

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,


MING WILLIAM
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,


MAX GLASSMAN

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, *Mrs. Esther Solomon*

Cooperative Shareholder

October, 2010

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

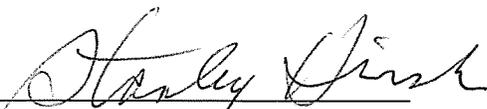
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Sincerely,


Cooperative Shareholder Name

STANLEY HIRSH
Print Name

15-78 212 ST.

Bayside, NY 11360
Address

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,

Cooperative Shareholder Name

NANCY T. POESTIA

Print Name

16-18 212 ST

Address

Bayside, NY 11360

Address

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,


Cooperative Shareholder Name

Rosemarie LaLande
Print Name

15-51 212 ST #1

Bayside, NY 11360
Address

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,

Rita Margules
Cooperative Shareholder Name

RITA MARGULES
Print Name

212-15-16 AVE

Bayside, NY 11360
Address

October, 2010

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

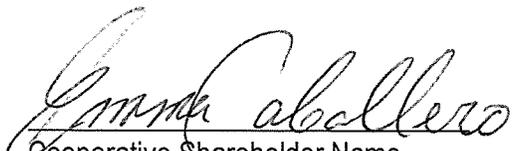
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Sincerely,


Cooperative Shareholder Name

EMMA CABALLERO
Print Name

15-15 212th ST APT 203

Bayside, NY 11360
Address

October, 2010

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Federal Housing Finance Agency
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Sincerely,

A handwritten signature in black ink, appearing to read "Alfred M. Pollard". The signature is fluid and cursive, with a prominent "A" and "P".

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,



Cooperative Shareholder Name

JANE HEUDORFER

Print Name

15-98 212 St.

Bayside, NY 11360

Address

October, 2010

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

Tessie Bushman
Cooperative Shareholder Name

Tessie Bushman
Print Name

1588 2125T
Bayside, NY 11360
Address

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,



Raymond + Danielle Deenihan
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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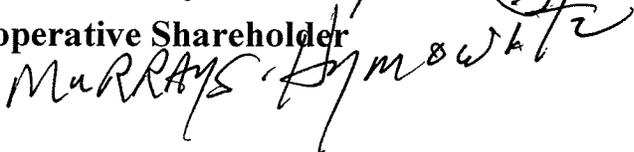
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Sincerely,



Cooperative Shareholder



October, 2010

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Sincerely,

Joseph D. Madden

**JOSEPH D. MADDEN
211-37 18TH AVE
BAYSIDE, NY 11360-1529**

Cooperative Shareholder

October, 2010

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

Deborah Campbell
Michael Murphy
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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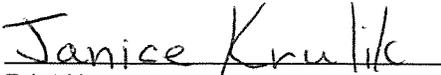
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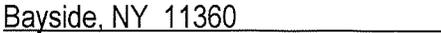
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Sincerely,


Cooperative Shareholder Name


Print Name




Address

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,


Cooperative Shareholder

October, 2010

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Sincerely,

Maria DiLuca

Cooperative Shareholder

October, 2010

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

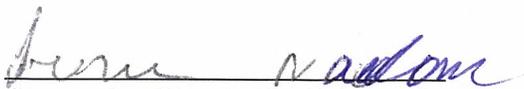
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Sincerely,


Cooperative Shareholder Name

IRENE NADAW
Print Name

15-70 212 St
Bayside, NY 11360
Address

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 Bay Terrace Cooperative Section III, Inc. 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.

There is no third party involved when a unit changes ownership in co-ops. All funds realized from the transfer of stock goes into the Corporations capital reserve account and is used for capital improvement, upgrades, and major repairs to the property. It is these funds that help middle class families and senior citizens on fixed incomes continue to live in affordable housing where they have made an investment.

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,

SUE PODRID

Cooperative Shareholder Name

Sue Podrid

SUE PODRID

Print Name

15-50-212TH STREET

Bayside, NY 11360

Address

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 Bay Terrace Cooperative Section I, Inc. 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,

Cooperative Shareholder

A handwritten signature in blue ink that reads "Antonio Garatti". The signature is written in a cursive, flowing style.

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 black ink, appearing to read "Alfred M. Pollard", 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

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

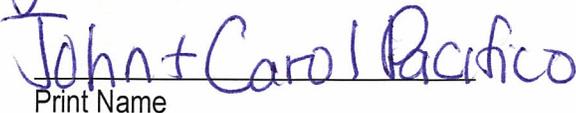
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Sincerely,


Cooperative Shareholder Name


Print Name



Bayside, NY 11360
Address

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,
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Sincerely,

*Hannick +
Gilda Jodisce*

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,



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 "Dolores Carey".

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 "Mei Hanow".

Cooperative Shareholder

October, 2010

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

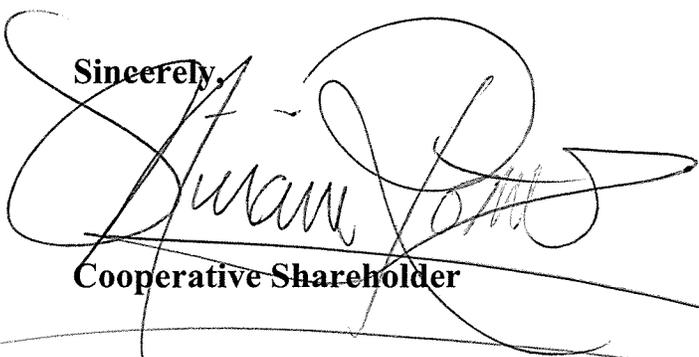
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Sincerely,


Cooperative Shareholder

October, 2010

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Sincerely,

Charlotte Newton
Wayne Roach

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 "Daniel Kay".

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 "Lillian Reshinsky".

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,



JAMES ARCADIO

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,



Cooperative Shareholder

October, 2010

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Sincerely,

Cooperative Shareholder

Charles J. Galea

October, 2010

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

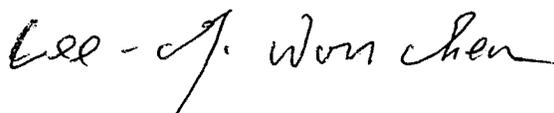
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Sincerely,



Cooperative Shareholder

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,


Cooperative Shareholder Name

Deris Sokoff
Print Name

212-23 16 Avenue

Bayside, NY 11360
Address

October, 2010

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

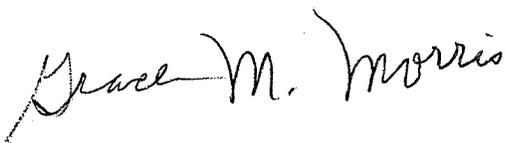
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Sincerely,

A handwritten signature in cursive script that reads "Grace M. Morris". The signature is written in black ink and is positioned above the typed name of the sender.

Cooperative Shareholder

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,
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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, *Mr. Al Padrat*
14-82 212 St Boyerdy 11360

Cooperative Shareholder

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,
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Sincerely,

Connie Perone
212-63 16th Ave,
Bayside, N.Y. 11360

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,

*Nancy Rapp
David Rapp*

Cooperative Shareholder

*212-40 15 Ave.
Bayside, NY 11360*

October, 2010

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

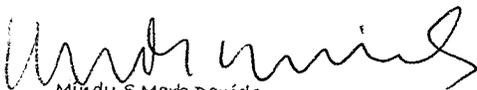
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Sincerely,



**Mindy S. Mark Daniels
1451 212 Street
Bayside, NY 11360**

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,



Cooperative Shareholder

October, 2010

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

Gloria Gualtieri
Leo Gualtieri

Cooperative Shareholder Name

GLORIA GUALTIERI
LEO GUALTIERI

Print Name

15-30 212 St.

Bayside, NY 11360

Address

October, 2010

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

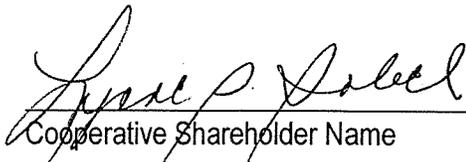
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Sincerely,


Cooperative Shareholder Name

Lynne S. SOBEL
Print Name

1621-212th Street
Bayside, NY 11360
Address

October, 2010

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

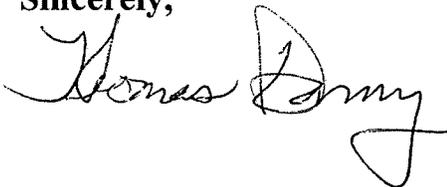
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Sincerely,

A handwritten signature in cursive script, appearing to read "Thomas Dmy".

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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There is no third party involved when a unit changes ownership in co-ops. All funds realized from the transfer of stock goes into the Corporations capital reserve account and is used for capital improvement, upgrades, and major repairs to the property. It is these funds that help middle class families and senior citizens on fixed incomes continue to live in affordable housing where they have made an investment.

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,

A handwritten signature in cursive script that reads "Fred Hauer".

Cooperative Shareholder

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,

Bernard Novick Bernard
Shirley Novick

Cooperative Shareholder Name

Bernard Novick
Shirley Novick

Print Name

Bernard Novick
Shirley Novick

Bayside, NY 11360

Address *212-27 16th Ave*

William J Grossi
Cooperative Shareholder Name

WILLIAM J GROSSI
Print Name

15 52 212 ST

Bayside, NY 11360
Address

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,

A handwritten signature in cursive script that reads "Mary Ann Wiperman".

Cooperative Shareholder

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,



Cooperative Shareholder

October, 2010

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Fourth Floor 1700 G Street NW,
Washington, D.C. 20552**

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Sincerely,

Cynthia Lee


Cooperative Shareholder

October, 2010

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

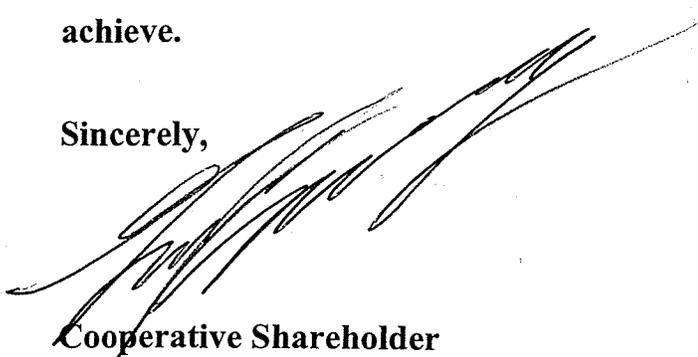
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Sincerely,



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,


Janet M. Premus

Cooperative Shareholder Name

SEBASTIAN R. PEPI
Janet M. Premus

Print Name

15 53 212 St

Bayside, NY 11360

Address

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,



Cooperative Shareholder Name



Print Name

212-22 16 AVE.

Bayside, NY 11360

Address

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)

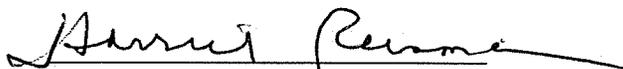
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Sincerely,





Cooperative Shareholder Name

DONALD REISMAN

Print Name

HARRIET REISMAN

Bayside, NY 11360

Address

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,
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Sincerely,

*Marlene Hinken
Section 4*

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,

Francie Roman

Cooperative Shareholder
*14-64 212 St.
Bayside, NY 11360*

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 "Susana J. Simons".

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,



Cooperative Shareholder

October, 2010

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Federal Housing Finance Agency
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Washington, D.C. 20552**

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Sincerely,

Saul Polchik

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 "Shirley Kaden".

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,

Ruby Shapiro (Honigstock)

Cooperative Shareholder

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,

Marian Harvey
Cooperative Shareholder Name

MARIAN HARVEY
Print Name

Bayside, NY 11360
Address

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,

Lewi Bentch

Cooperative Shareholder Name

LEWI BENTCH

Print Name

15-27 212 STREET

Bayside, NY 11360

Address

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,

A handwritten signature in cursive script that reads "Margaret Lautman". The signature is written in black ink and is positioned to the right of 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,

Edward E. Curti
Lucian A. Curti

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,

Edwin + Marilyn Bauer

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,



Cooperative Shareholder

October, 2010

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

A handwritten signature in black ink that reads "Rona Neufeld". The signature is written in a cursive, flowing style.

Cooperative Shareholder

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,

A handwritten signature in cursive script, appearing to read "John Cassente".

Cooperative Shareholder

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,
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Sincerely,

Denise Smith

Cooperative Shareholder

*Denise Smith
1466 212 St.
Bayside NY 11360.*

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,
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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,

A handwritten signature in black ink, appearing to read "Robert L. Samuels". The signature is written in a cursive style with a long, sweeping underline.

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,

*Robert G. Lang
Joan M. Lang*

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,

Cecelia E. Hersh

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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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,

Cooperative Shareholder

Jay Breskin

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,



Cooperative Shareholder

October, 2010

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

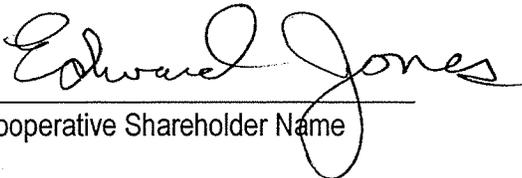
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Please do not impose this ban on us. Exempt New York from this proposal and allow us to continue to enjoy the quality of life environment we worked hard to achieve.

Sincerely,



Cooperative Shareholder Name

EDWARD JONES
Print Name

1512 212 STREET

Bayside, NY 11360
Address

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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(No. 2010-N-11)**

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Sincerely,

A handwritten signature in cursive script that reads "Betty C. Seayburn". The signature is written in black ink and is positioned to the right of 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**

**ATTENTION: Public Comments "Guidance on Private Transfer Fee Covenants,
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Sincerely,

A handwritten signature in black ink that reads "Robert Vanfield". The signature is written in a cursive style with a large initial 'R'.

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,



Cooperative Shareholder Name

ROBERT GEMORA H

Print Name

16-22 212 ST

Bayside, NY 11360

Address

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, appearing to read "Gloria Wolpov".

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,

Lila Herman

Cooperative Shareholder Name

LILA HERMAN

Print Name

212-15 16th AVE

Bayside, NY 11360

Address

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,

Eli and Shirley Shurgin
13-50 Bell Blvd.

Cooperative Shareholder

Bayside, N.Y. 11360

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,

*Gloria Amette
212-22 15 Ave
Bayside, N.Y. 11360*

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,

Celia Modugno
Cooperative Shareholder Name

Celia Modugno
Print Name

212-50 16th AVE

Bayside, NY 11360
Address

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,

Anna Pipolo
Claire Pipolo

Cooperative Shareholder

ANNA PIPOLO
CLAIRE PIPOLO
13-64 212 STREET
BAYSIDE, NY 11360

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,

Mario Infantino

Cooperative Shareholder

MARIO INFANTINO
13-54 212TH STREET
BAYSIDE, NY 11360-1112

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,

Emilia Moscoso
14-81-212 St

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,

*Lena Rode #2
Bay Terrace*

Cooperative Shareholder

October, 2010

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

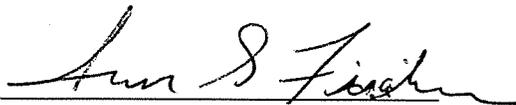
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Sincerely,



Cooperative Shareholder Name

IVAN S. FISCHMAN

Print Name

15-46 212 STREET

Bayside, NY 11360

Address

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 "Joan Singer". 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**

**ATTENTION: Public Comments "Guidance on Private Transfer Fee Covenants,
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Sincerely,

Baratley Goldstein
14-24 212 St
Bayside Ny 11360
Cooperative Shareholder

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,
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Sincerely,


**Leonard Biener
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,

Flip tax is NEEDED
Irma Gratt
IRMA GRATT

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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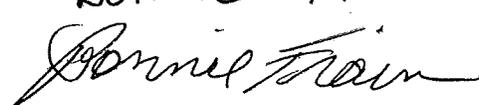
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Sincerely,

JAY P. FRAIN


BONNIE S. FRAIN


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 black ink that reads "Marie J. Della Monica". The signature is written in a cursive style with a large, stylized initial 'M'.

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,

Lucy Ruzic
13-12 212 St
Bayside N.Y 11360

Cooperative Shareholder

October, 2010

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

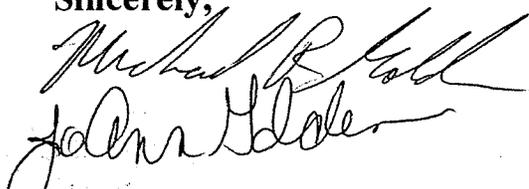
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Sincerely,


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,

Bernard T. O'Hanlon

Cooperative Shareholder Name

BERNARD T. O'HANLON

Print Name

212-19-16 AVE

Bayside, NY 11360

Address

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,

Claudette Baranoski

Cooperative Shareholder Name

Claudette BARANOSKI

Print Name

212-30 16 ave

Bayside, NY 11360

Address

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,


Jane Bealy
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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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,

Naomi Leeds

Cooperative Shareholder Name

NAOMI LEEDS

Print Name

15-08 212th St.

Bayside, NY 11360

Address

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 Bay Terrace Cooperative Section I, Inc. 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.

There is no third party involved when a unit changes ownership in co-ops. All funds realized from the transfer of stock goes into the Corporations capital reserve account and is used for capital improvement, upgrades, and major repairs to the property. It is these funds that help middle class families and senior citizens on fixed incomes continue to live in affordable housing where they have made an investment.

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Sincerely,



Cooperative Shareholder

Daniel A. Mongelluzzo
13-30 Bell Boulevard
Bayside, New York 11360

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,


Cooperative Shareholder

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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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,

McLoughlin, Elizabeth
Cooperative Shareholder Name

McLoughlin, Elizabeth
Print Name

16-34 212 ST

Bayside, NY 11360
Address

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, *Ms Bernice Kanzer*

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 "Daniel Cohen".

Cooperative Shareholder

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,
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Sincerely,

A handwritten signature in black ink, appearing to read "Bohdan Puzg". The signature is written in a cursive style with a large initial 'B'.

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 black ink, appearing to read "Murray Levy". The signature is written in a cursive, somewhat stylized script.

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 "C+R Sprung". The signature is written in black ink and is positioned to the right of the typed name.

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,

Hilton S. Shendell
HILTON S. SHENDELL

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 "Judy and Jerry Cohen". The signature is written in black ink and includes a long horizontal flourish at the end.

Cooperative Shareholder

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,

Phillip Amato + Sandra Amato

PHILLIP + SANDRA AMATO
Cooperative Shareholder Name

PHILLIP + SANDRA AMATO
Print Name

15-06 212th St

Bayside, NY 11360
Address

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 black ink, appearing to read "Alfred M. Pollard". The signature is written in a cursive style with a large, prominent initial "A".

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,


Cooperative Shareholder Name


Print Name

15-46 212TH ST.

Bayside, NY 11360
Address

October, 2010

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

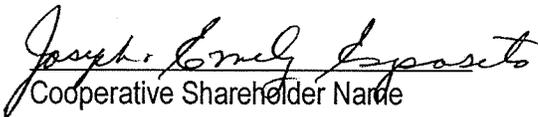
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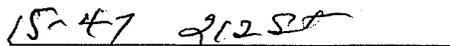
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Sincerely,


Cooperative Shareholder Name


Print Name



Bayside, NY 11360
Address

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, appearing to read "Janet Elishman".

Cooperative Shareholder

October, 2010

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

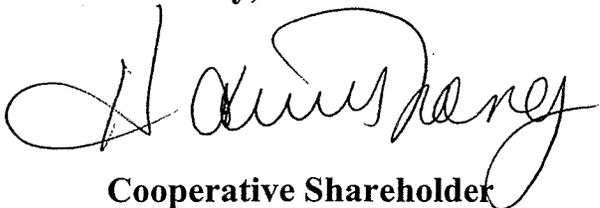
**ATTENTION: Public Comments "Guidance on Private Transfer Fee Covenants,
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Sincerely,


Cooperative Shareholder

October, 2010

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Federal Housing Finance Agency
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Washington, D.C. 20552**

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Sincerely,



**PHILIP DiNOVO
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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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,

A handwritten signature in black ink that reads "Alex Pomerantsev". The signature is written in a cursive, flowing style with a long horizontal stroke at the end.

Cooperative Shareholder

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,



Cooperative Shareholder Name

PHYLLIS SIEGEL

Print Name

15-14 212 St

Bayside, NY 11360

Address

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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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,

A handwritten signature in cursive script that reads "Alan Choleff".

Cooperative Shareholder

October, 2010

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

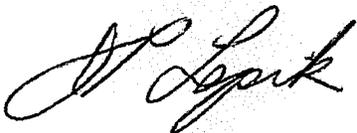
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Sincerely,



Cooperative Shareholder

October, 2010

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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,

A handwritten signature in black ink, appearing to read "Kenneth B. Murorey". The signature is written in a cursive style with a large, looping initial 'K'.

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,

Harriet Feder

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 "Constance Bernardi".

Cooperative Shareholder

CONSTANCE BERNARDI

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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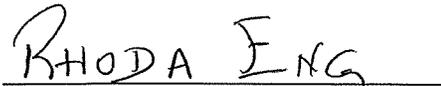
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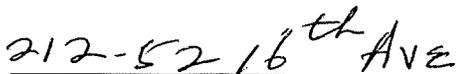
Sincerely,


RHODA ENG

Cooperative Shareholder Name


RHODA ENG

Print Name


212-5216th AVE

Bayside, NY 11360

Address

October, 2010

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

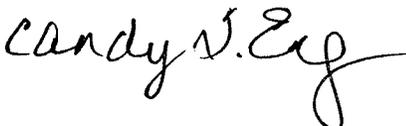
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Sincerely,



Cooperative Shareholder

October, 2010

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

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There is no third party involved when a unit changes ownership in co-ops. All funds realized from the transfer of stock goes into the Corporations capital reserve account and is used for capital improvement, upgrades, and major repairs to the property. It is these funds that help middle class families and senior citizens on fixed incomes continue to live in affordable housing where they have made an investment.

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,

Diane Shulman
Cooperative Shareholder Name

DIANE SHULMAN
Print Name

15-66 212 St.

Bayside, NY 11360
Address

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,

Rose Gilbert

Cooperative Shareholder Name

ROSE GILBERT

Print Name

15-19 212 ST - 202

Bayside, NY 11360

Address

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 Bay Terrace Cooperative Section I, Inc. 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,



Cooperative Shareholder

October, 2010

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Washington, D.C. 20552**

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Sincerely,

A handwritten signature in cursive script that reads "Jeanine Orustein". The signature is written in black ink and is positioned to the right of 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

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

I am a cooperative shareholder residing at Bay Terrace Cooperative Section IV, Inc. 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,

Manuel Santiago

1644 212 ST

Cooperative Shareholder *Bayside NY 11360*

*Section
4*

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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(No. 2010-N-11)**

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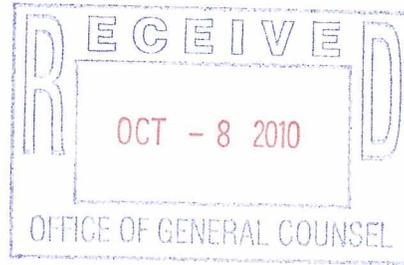
Sincerely,

Mrs. Mafalda Ceposito
Section 4
Cooperative Shareholder

16-81 212 St.
Bayside N.Y.
11368

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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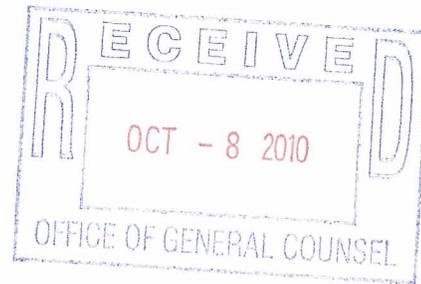
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Sincerely,

Cooperative Shareholder

October, 2010

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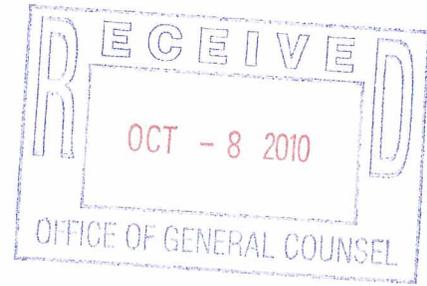
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Cooperative Shareholder

October, 2010

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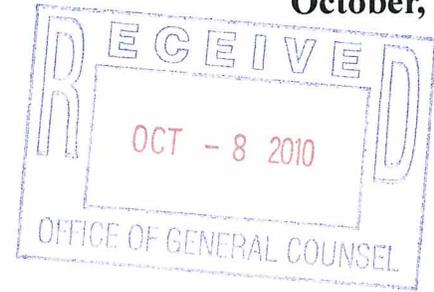
Sincerely,

PAUL M. ECKSTEIN

Cooperative Shareholder

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,
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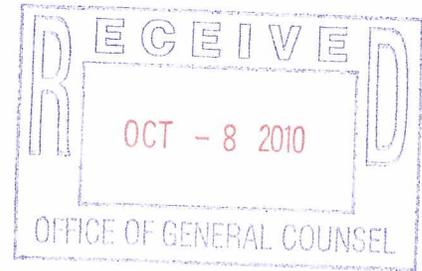
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Sincerely,

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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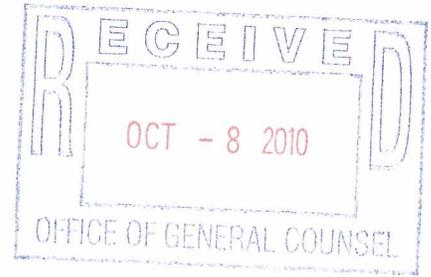
Sincerely,

A handwritten signature in black ink that reads "Ann Wolfe". The signature is written in a cursive style with a long, sweeping underline.

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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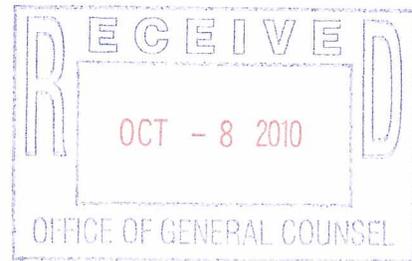
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October, 2010

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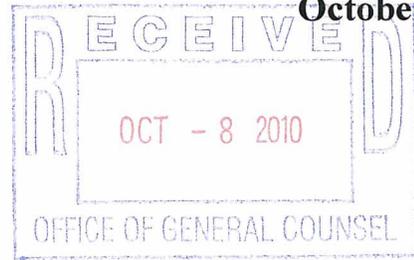
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Cooperative Shareholder

October, 2010



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Federal Housing Finance Agency
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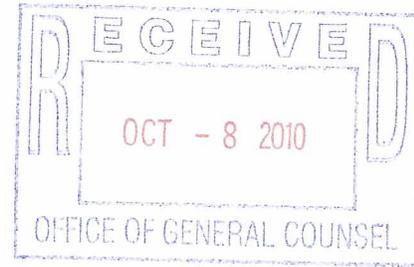
Sincerely,

Cooperative Shareholder

209-25 18 Ave Bayside, NY 11368

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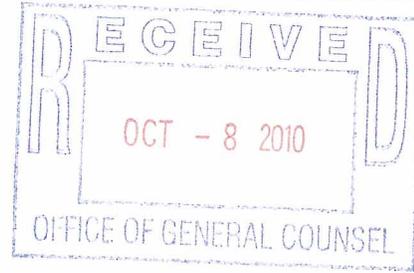
Please do not impose this ban on us. Exempt New York from this proposal and allow us to continue to enjoy the quality of life environment we worked hard to achieve.

Sincerely,

Warren Bellock 10/4/10
John Bellock 10/4/10
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,
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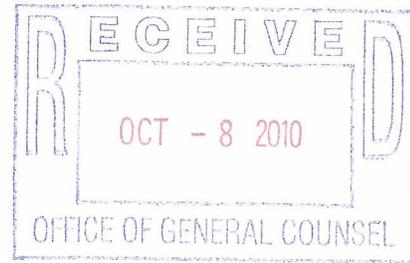
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Sincerely,

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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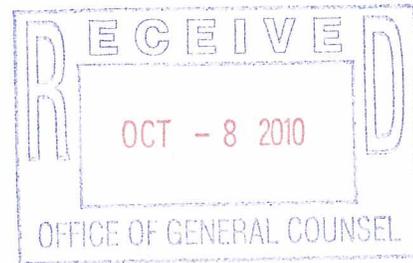
Sincerely,

Cooperative Shareholder

MR & MRS BEN GOLTER

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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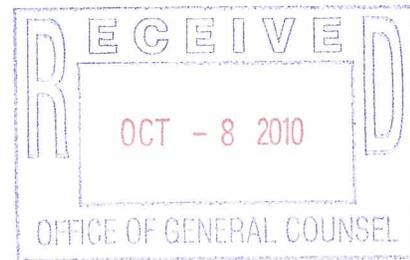
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Sincerely,

E. M. Silver
Juni Silver
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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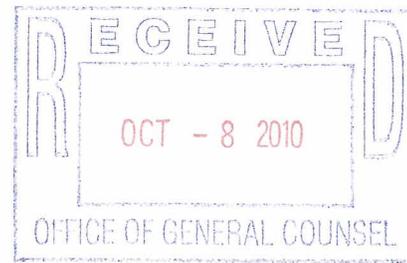
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Sincerely,

Cooperative Shareholder

October, 2010

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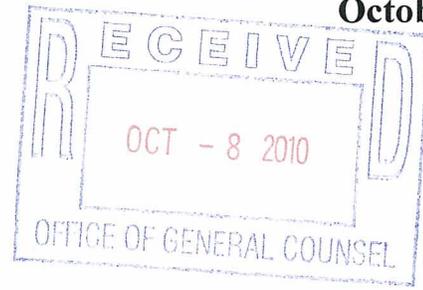
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Sincerely, *David Bernard Radner*

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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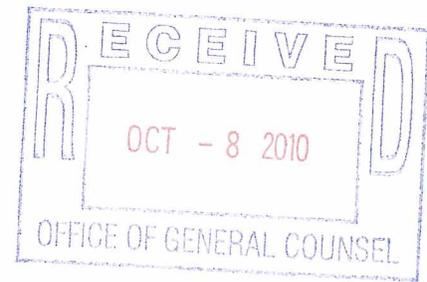
Sincerely,

A handwritten signature in black ink that reads "Bay D. Schuler".

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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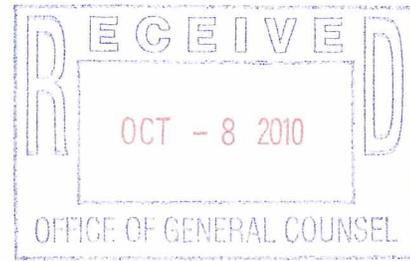
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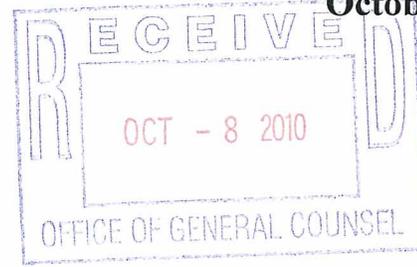
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Sincerely,


Michael Costello

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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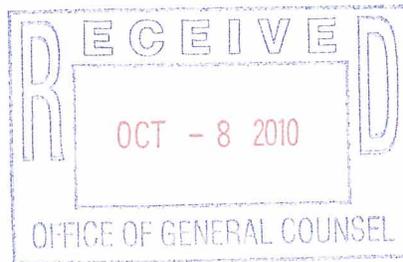
A handwritten signature in black ink, appearing to read "Alfred M. Pollard".

**209-25 18 Ave
BAYSIDE, N.Y. 11360**

Cooperative Shareholder

October, 2010

Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
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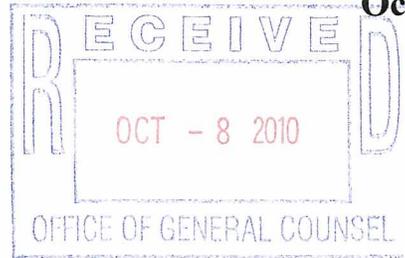
Please do not impose this ban on us. Exempt New York from this proposal and allow us to continue to enjoy the quality of life environment we worked hard to achieve.

Sincerely,

Cooperative Shareholder

Mr. - A. Fischer
Sept 26
Mrs Yetta Fischer

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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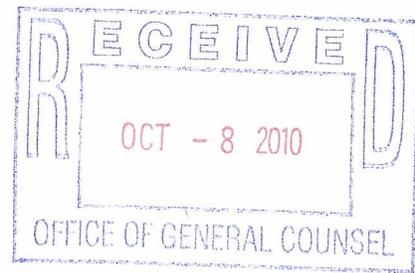
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Sincerely,

*Idelman Levine apt 3c
209-15 18th AVE BAYSIDE 11360 N.Y*

Cooperative Shareholder

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,

Joseph Valenza
Cooperative Shareholder Name

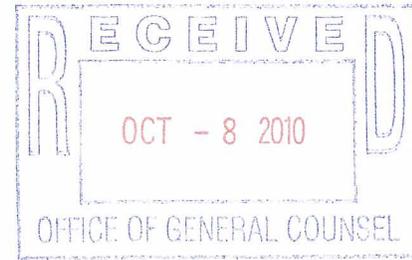
JOSEPH VALENZA
Print Name

212-10 16 AV.

Bayside, NY 11360
Address

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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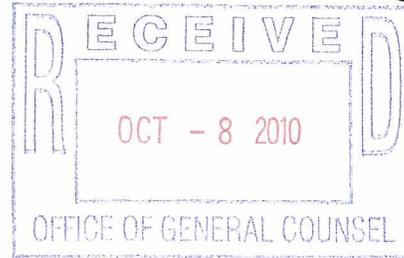
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Sincerely,

Finger Pegel
15-52 Bell Blvd
Bayside NY 11360
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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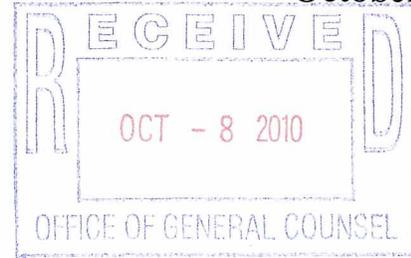
Sincerely,




Cooperative Shareholder

October, 2010

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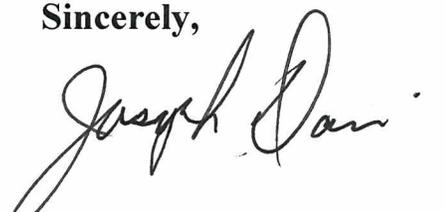
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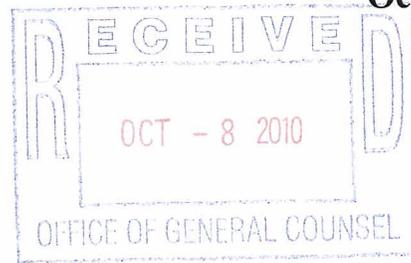
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Sincerely,


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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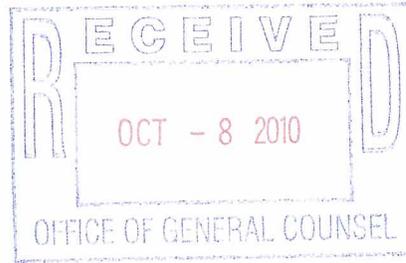
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October, 2010



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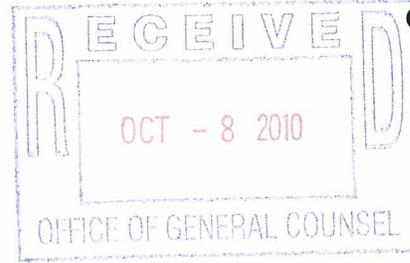
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Sincerely,

**HOWARD F. ISSERLIS - 14-89 212 ST BAYSIDE NY 11360
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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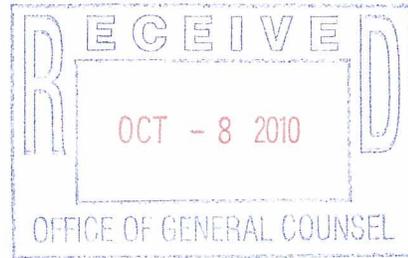
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Sincerely,

Cooperative Shareholder

October, 2010

Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
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Washington, D.C. 20552



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Sincerely,



Cooperative Shareholder Name

JAMES DAVIS

Print Name

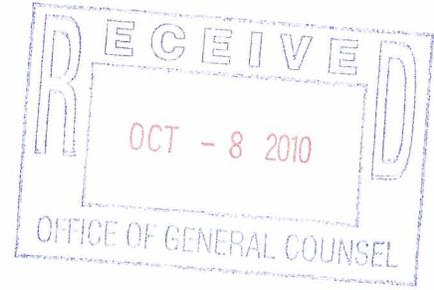
16-30 212 St.

Bayside, NY 11360

Address

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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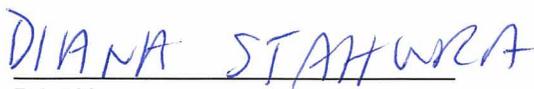
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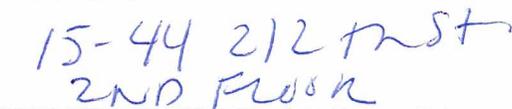
Sincerely,



Cooperative Shareholder Name



Print Name

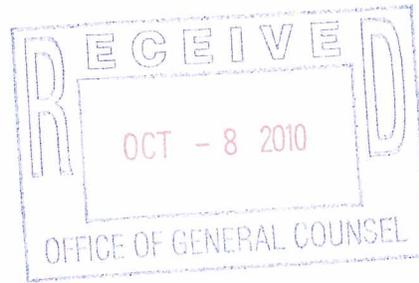


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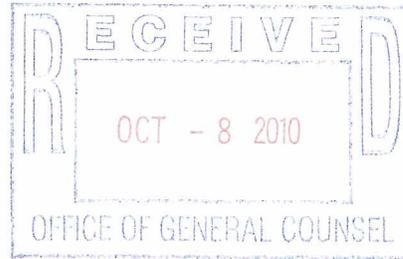
Sincerely,

Betty May

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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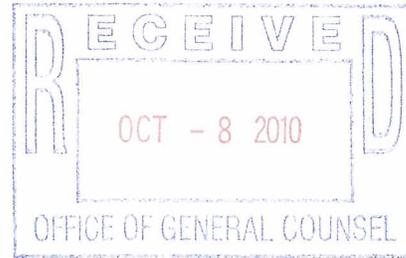
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Sincerely,

Cooperative Shareholder

October, 2010

**Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
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Washington, D.C. 20552**



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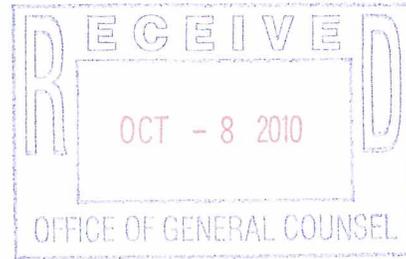
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Sincerely,

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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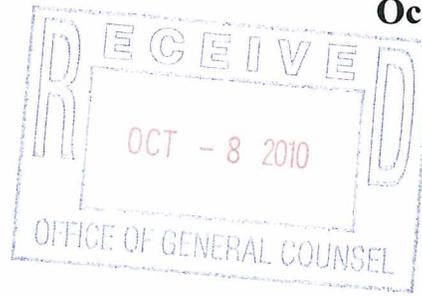
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Sincerely,

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October, 2010

**Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
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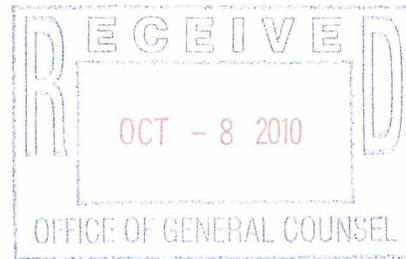
Please do not impose this ban on us. Exempt New York from this proposal and allow us to continue to enjoy the quality of life environment we worked hard to achieve.

Sincerely,

Rosemary Costello

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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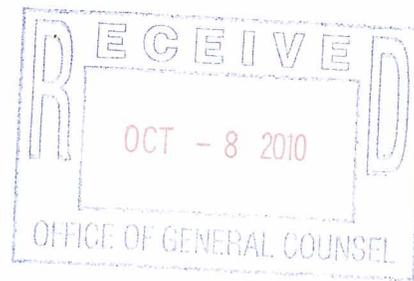
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Sincerely,

Cooperative Shareholder

October, 2010

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



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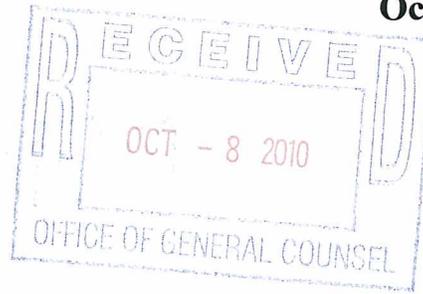
Sincerely,



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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I am a cooperative shareholder residing at Bay Terrace Cooperative Section IV, Inc. 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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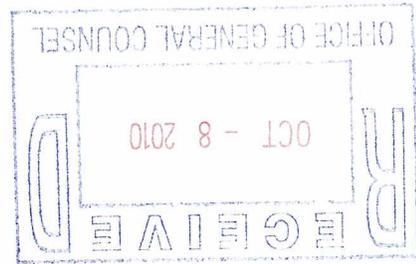
Sincerely,

HUMMA - M. QURESHI

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,

Mary Dudarevitch
Cooperative Shareholder Name

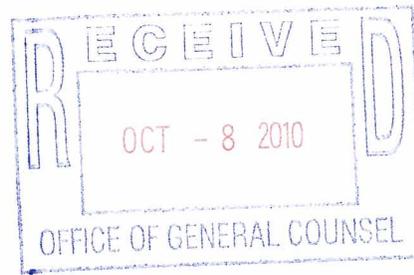
MARY DUDAREVITCH
Print Name

15-53 212th ST.
Address

Bayside, NY 11360
Address

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,
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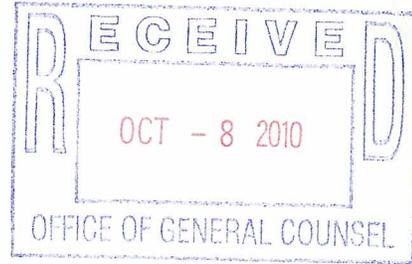
Sincerely,

*Mr. Morel M. Katz
Bay Terrace Cooperative Section I, Inc.*

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,

Virginia Murray
Cooperative Shareholder Name

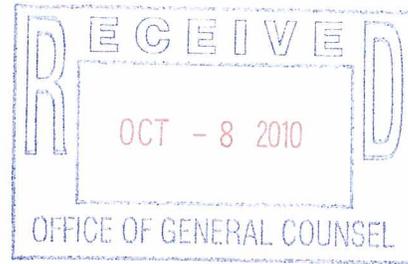
Virginia Murray
Print Name

Virginia Murray

Bayside, NY 11360
Address
15-66-212 ST

October, 2010

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Federal Housing Finance Agency
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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.

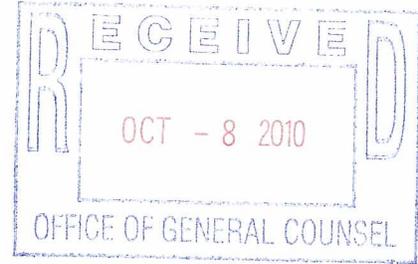
Sincerely,

Michael A. Roth
14-27 212 St
Bayside, N.Y 11360

Cooperative Shareholder

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,

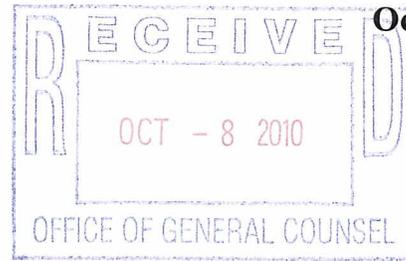
Evelyn B. Salamone
Cooperative Shareholder Name

EVELYN B. SALAMONE
Print Name

15-98 212th ST.

Bayside, NY 11360
Address

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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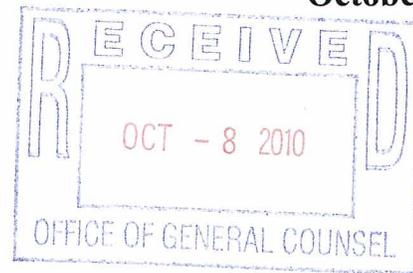
Sincerely,

Bay
Lisa M. Strella
(Lisa M. Strella)

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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(No. 2010-N-11)**

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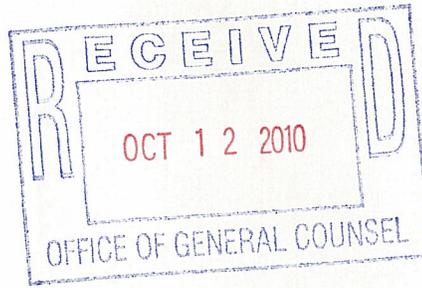
Sincerely,

Vito Centrone
Maureen Centrone

Cooperative Shareholder

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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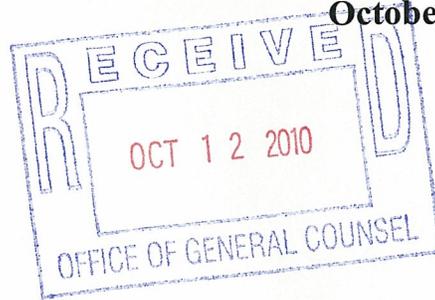
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Sincerely,

Cooperative Shareholder

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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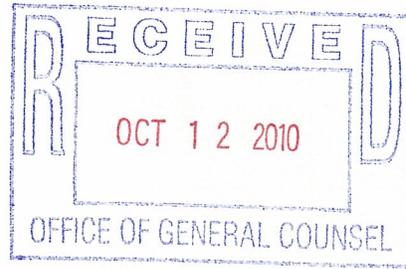
Sincerely,

A handwritten signature in black ink, appearing to read "Joseph A. Brown". The signature is fluid and cursive.

Cooperative Shareholder

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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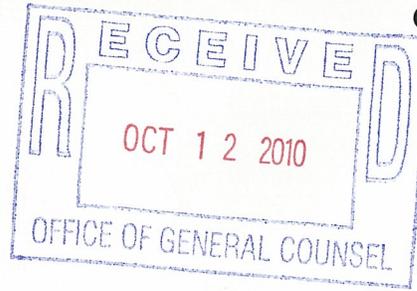
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Sincerely,

Cooperative Shareholder

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 Bay Terrace Cooperative Section IX, Inc. 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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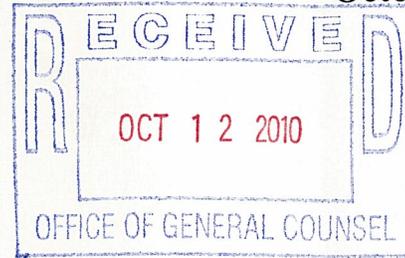
Please do not impose this ban on us. Exempt New York from this proposal and allow us to continue to enjoy the quality of life environment we worked hard to achieve.

Sincerely,

A handwritten signature in blue ink that reads "Astrid George". The signature is written in a cursive, flowing style.

Cooperative Shareholder

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,
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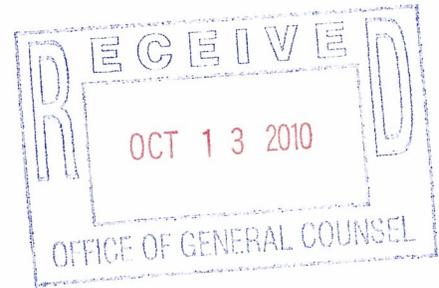
Sincerely,

Handwritten signature of Marie Angione in blue ink.

Cooperative Shareholder

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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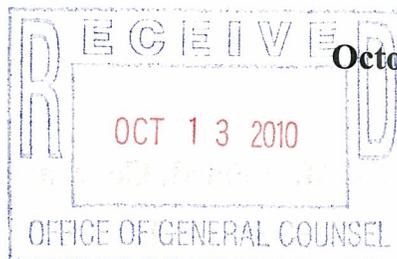
Georgia Astarita
Cooperative Shareholder Name

Georgia Astarita
Print Name

15-34 212 St.

Bayside, NY 11360
Address

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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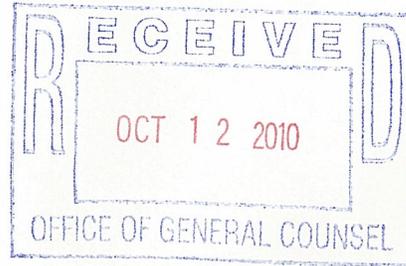
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Sincerely,

Cooperative Shareholder

October, 2010

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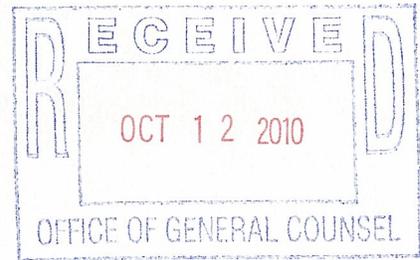
Please do not impose this ban on us. Exempt New York from this proposal and allow us to continue to enjoy the quality of life environment we worked hard to achieve.

Sincerely,

Lynda & Anthony Romito

Cooperative Shareholder

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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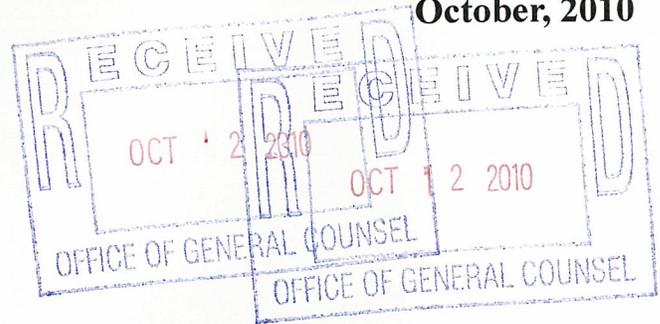
Adrienne Ubertini
Cooperative Shareholder Name

Adrienne Ubertini
Print Name

212-26 16 Ave
Bayside, NY 11360
Address

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,
Claire Howard
Stanley Howard
Cooperative Shareholder

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,



Cooperative Shareholder

*211-45 18 Ave #1
Bayside NY 11360*

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,


Cooperative Shareholder

October, 2010

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Fourth Floor 1700 G Street NW,
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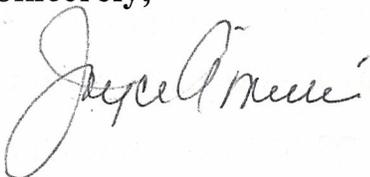
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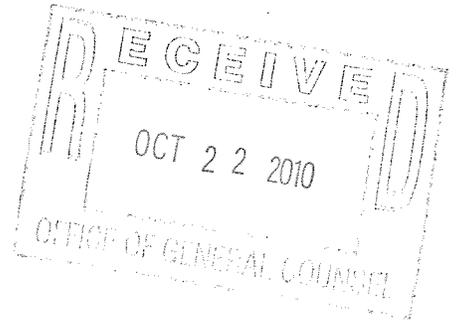
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Sincerely,



Cooperative Shareholder





**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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environment we worked hard to achieve.**

Sincerely,

Harry Finnin *Barbara Finnin*
HARRY FINNIN BARBARA FINNIN
209-20 18th AVE. - APT. 4K
ROSELAND N.Y. 11362