

From: betty graber [betty\_j\_graber@yahoo.com]  
Sent: Friday, October 08, 2010 5:30 PM  
To: !FHFA REG-COMMENTS  
Subject: Guidance on Private Transfer Fee Covenants (No.2010-N-11)

I am writting to object to the passing of the above subject. I live in a homeowners association and we would lose a significant amount of money that the association earns upon the sale of every home in our community. This money is very important in the operation of our community. Please think twice about passing this.

Betty Graber  
Leisure World, Mesa, AZ