

From: David Dean [dwd_jed@cox.net]
Sent: Saturday, October 09, 2010 11:24 AM
To: !FHFA REG-COMMENTS
Subject: Guidance on Private Transfer Fee Covenants, No.2010-N-11

We strongly request that this Regulation no pass. Home Owner Associations are struggling to stay solvent during these times of significant foreclosures and bankrupt ions. Collecting sufficient fees is extremely difficult and losing this transfer fee strongly impacts our financial liquidity.

Thank you for your consideration

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