

From: Charles Berry [cb-lh@msn.com]
Sent: Saturday, October 09, 2010 11:41 AM
To: !FHFA REG-COMMENTS; Pollard, Alfred
Subject: Guidance on Private Transfer Fee Covenants (2010-N-11)
Attn: The Honorable Alfred M. Pollard
General Counsel
FHFA
1700 G Street, NW
Washington, DC 20552

I am a resident in a community in southern Arizona that uses Private Transfer Fee's to partially fund HOA amenities and operations to benefit our homeowners. I believe that the FHFA is rushing to judgment by proposing restrictions against PTF's and I am opposed to the rule because it would hurt the marketability of our homes and likely lead to an increase in our HOA dues.

Please do not adopt this rule which would cause me (homeowners) serious financial hardship.