From: Michelle Thorpe [michelle.thorpe@dcranch.com]

Sent: Saturday, October 09, 2010 1:22 PM

To: FHFAInfo

Cc: !FHFA REG-COMMENTS

Subject: PTF's

I have received an email from our residential community center regarding prohibiting the Private Transfer Fee's. I am for it. In today's economy the PTF's should be discontinued. Home associations get plenty of funding through the monthly home owners fee's.

Thank you.

Michelle Thorpe