

From: Johnny/Lynda Ashcraft [johnashcraft1@cox.net]
Sent: Monday, October 11, 2010 4:28 PM
To: !FHFA REG-COMMENTS; Pollard, Alfred; Jones, Gwen; Office of the
Director; Lauren.alfred@mail.house.gov; vcgold@dakotacom.net;
vcgollder@realtors.org
Subject: Guidance on Private Transfer Fee Covenants (2010-N-11)

Hello - I reside in Rancho Sahuarita, a master-planned community in southern Arizona. Our community uses Private Transfer Fees (PTFs) to partially fund HOA amenities and operations. These are for the direct benefit of homeowners in the community. Because of these funds our HOA fees are kept very reasonable, allowing us to encourage home buyers to give strong consideration to this place. My feeling is that FHFA should exempt from its rule the use of PTFs that benefit HOAs and other non-profits. The rule, as proposed, will hurt marketability of my home, which may lead to an increase in my HOA dues and cause financial hardship on my husband and I, who are a young retired couple. Please give consideration to this plea.

Thank you,
Lynda Holland Ashcraft
75 E Calle Puente Azul
Sahuarita AZ 85629

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Johnny and Lynda Ashcraft
Back in the desert, again
520-609-5977 (cell)