

From: Bernadette Schoch [bernhs@juno.com]
Sent: Tuesday, October 12, 2010 10:37 AM
To: !FHFA REG-COMMENTS
Cc: rabauer1@comcast.net
Subject: Guidance on Private Transfer Covenants (No. 2010-N-11)

To whom it may concern:

The proposal to withhold mortgages from communities that have a "buy-in" fee is unfair to Senior Communities in particular who are already in distress because of the current economy with its slow-down in real estate transactions.

Therefore, I oppose this proposal and strongly suggest that you drop this idea, particularly with regard to Senior-Over-55 Non-Profit Communities.

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