

From: John Barber [jtbnyc@fastmail.us]  
Sent: Tuesday, October 12, 2010 3:26 PM  
To: !FHFA REG-COMMENTS

Subject: Guidance on Private Transfer Fee Covenants, (No. 2010-N-11)

Dear Sirs:

The contemplated proposal would severely and negatively impact the cooperative apartments in our 18 residential unit Manhattan New York building. We have a mandated (market standard) fee which accrues upon the sale of a unit to the benefit of our cooperative association.

Please be careful to consider the impact to apartments in buildings like ours when you impose any ban on this method of reserve or account funding. Do not render our building and the units therein un-financeable. Please.

Sincerely,

John Barber

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