



Clearview Gardens
FIRST THROUGH SIXTH CORPS.

160-70 WILLETS POINT BLVD.
P.O. Box 570337
WHITESTONE, N.Y. 11357-0337

October, 2010

Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
Washington, D.C. 20552

ATTENTION: Public Comments "Guidance on Private Transfer Fee Covenants,
(No. 2010-N-11)

I am a cooperative shareholder residing at Clearview Gardens Corporations in Queens, NY. The rule change that your agency is proposing regarding the banning of the transfer fee (flip tax) in order for the bank to approve a mortgage would devastate our very existence.

There is no third party involved when a unit changes ownership in co-ops. All funds realized from the transfer of stock goes into the Corporations operating account and is used for upgrades, repairs and the day to day operations. It is these funds that help middle class families and senior citizens on fixed incomes continue to live in affordable housing where they have made an investment.

Please do not impose this ban on us. Exempt New York from this proposal and allow us to continue to enjoy the quality of life environment we worked hard to achieve.

Sincerely,

Cooperative Shareholder

6363



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Mr. + Mrs. John B. Carcara

Cooperative Shareholder



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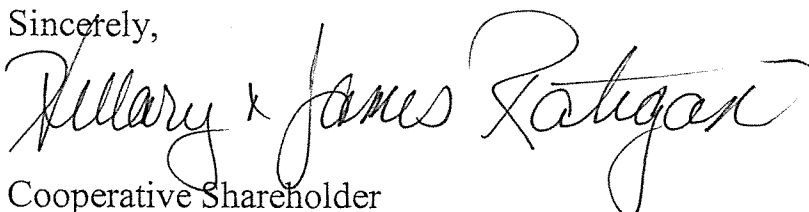
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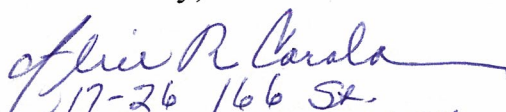
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Sincerely,


17-26 166 St.
Whitestone, NY 11357
Cooperative Shareholder



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Sincerely,

Robert Feinberg & Rosa Feinberg
(6-21)

Cooperative Shareholder



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Sincerely,

Norman Bard

Cooperative Shareholder



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Sincerely,

Cooperative Shareholder

16-05 Utopia Pkwy (Unit 2-16)

OFFICE: 718-352-8701

FAX 718-767-6005

MAINTENANCE: 718-352-8700 - 352-2658



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Sincerely,

Agatha Tsunus

1544-160 street

Whitestone Ny 11357

10-24-2010

Cooperative Shareholder

6.42



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Sincerely,

Debbie Rosichella

Cooperative Shareholder

2-213



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Sincerely,

Lucille Stasiowski

Cooperative Shareholder



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Sincerely,

Cooperative Shareholder



Clearview Gardens
FIRST THROUGH SIXTH CORPS.

160-70 WILLETS POINT BLVD.
P.O. Box 570337
WHITESTONE, N.Y. 11357-0337

October, 2010

Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
Washington, D.C. 20552

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Sincerely,

Cooperative Shareholder

OFFICE: 718-352-8701

FAX 718-767-6005

MAINTENANCE: 718-352-8700 - 352-2658



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Sincerely,

Cooperative Shareholder



Michael Dimaggio
16346 17th Ave # 2
Whitestone NY 11357

OFFICE: 718-352-8701

FAX 718-767-6005

MAINTENANCE: 718-352-8700 - 352-2658



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Sincerely,

Cooperative Shareholder
GANCARLO CHIRICI
159-04-16th Ave
Whitestone NY 11357

OFFICE: 718-352-8701

FAX 718-767-6005

MAINTENANCE: 718-352-8700 - 352-2658

6-67



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Sincerely,

Evelyn R. Baum
1-107

Cooperative Shareholder



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Sincerely,


Cosmo J. DiGirola
Cooperative Shareholder



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Sincerely, *Maria Gagliano*

Cooperative Shareholder



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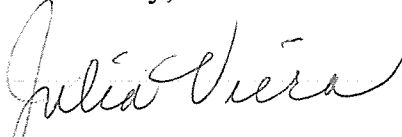
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Sincerely,

Florence + Arnold Kay

Cooperative Shareholder



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Cooperative Shareholder



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Sincerely,

Stella Davidson

Cooperative Shareholder



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Sincerely,

Victoria Brown

Cooperative Shareholder

*163-52 17th Ave.
Whitestone, NY 11357*



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Sincerely,

Stella & Lawrence Madler
3-34

Cooperative Shareholder



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Clearview Gardens

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160-70 WILLETS POINT BLVD.
P.O. Box 570337
WHITESTONE, N.Y. 11357-0337

October, 2010

Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
Washington, D.C. 20552

ATTENTION: Public Comments "Guidance on Private Transfer Fee Covenants,"
(No. 2010-N-11)

I am a cooperative shareholder residing at Clearview Gardens Corporations in Queens, NY. The rule change that your agency is proposing regarding the banning of the transfer fee (flip tax) in order for the bank to approve a mortgage would devastate our very existence.

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Sincerely,

Cooperative Shareholder



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*I can not afford a large
increase in my maintain
charge.*



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Sincerely,

Ralph T. Manzi
532 Corp 360

Cooperative Shareholder



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Sincerely,

Sima Hamidavi, York


Cooperative Shareholder



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Sincerely,

Mary Crifone
17-51 166 St.

Cooperative Shareholder



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Sincerely,



SOLHANGE SEPULVEDA

Cooperative Shareholder



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Sincerely,

Catherine Quéré 6-215
Cooperative Shareholder



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Sincerely,

Margaret Orlando
1522 76th Street
Whitestone N.Y. 11357
Cooperative Shareholder



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Sincerely,

Cooperative Shareholder 2-152



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Sincerely,

Bob Heitner
6328

Cooperative Shareholder



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Sincerely,

Marion Kozner

Cooperative Shareholder



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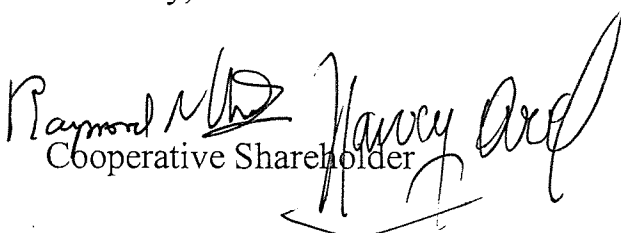
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Sincerely,

Cooperative Shareholder

Ann Pace
George Guarino



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Sincerely, *Mr & Mrs Morris Leshinsky*

Cooperative Shareholder



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P.O. Box 570337
WHITESTONE, N.Y. 11357-0337

October, 2010

Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
Washington, D.C. 20552

ATTENTION: Public Comments "Guidance on Private Transfer Fee Covenants,
(No. 2010-N-11)

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Sincerely,

Cooperative Shareholder



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Sincerely,

Esther Paladino

Cooperative Shareholder



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Sincerely,

Patricia Kenney
William Kenney

Cooperative Shareholder



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Sincerely,

Mrs. Carol Newman

Martin Newman

Cooperative Shareholder

*200-14 17 Avenue
Bayside, NY 11360*

OFFICE: 718-352-8701

FAX 718-767-6005

MAINTENANCE: 718-352-8700 - 352-2658



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Sincerely,

Richard Bull 5-168

Cooperative Shareholder



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4-113
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Sincerely,

*Mrs Margaret McDavid 577
17.33 160 St
Whitestone NY 11357*

Cooperative Shareholder



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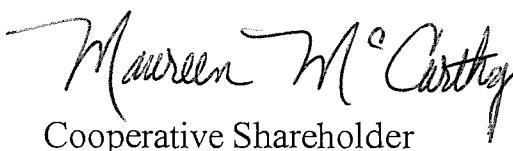
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Sincerely,

Blanche Katz
17-78 166 St Whitestone, 11357, Ny

Cooperative Shareholder



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Sincerely, *Eric A. Marsh & Evelyn G. Marsh*

Cooperative Shareholders



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Sincerely,

Joseph E Como

UNIT 3188

Cooperative Shareholder



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Sincerely,

Irving Assael
1-73

Cooperative Shareholder



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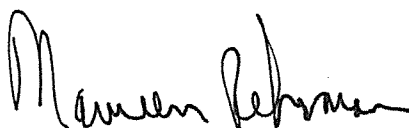
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Please do not impose this ban on us. Exempt New York from this proposal and allow us to continue to enjoy the quality of life environment we worked hard to achieve.

Sincerely,

Cooperative Shareholder



Clearview Gardens

FIRST THROUGH SIXTH CORPS.

160-70 WILLETS POINT BLVD.
P.O. Box 570337
WHITESTONE, N.Y. 11357-0337

October, 2010

Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
Washington, D.C. 20552

ATTENTION: Public Comments "Guidance on Private Transfer Fee Covenants,
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Sincerely,

UNIT #
6-366

Cooperative Shareholder



Clearview Gardens
FIRST THROUGH SIXTH CORPS.

160-70 WILLETS POINT BLVD.
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October, 2010

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Sincerely,

Cooperative Shareholder

6-384



Clearview Gardens

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Sincerely,

Cooperative Shareholder



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Sincerely,

N. H. Sell and Charlene Sell

Cooperative Shareholder

4-236



Clearview Gardens

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Sincerely,

Cooperative Shareholder



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Sincerely,

Cooperative Shareholder



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Sincerely,

Cooperative Shareholder

2-216



Clearview Gardens

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Sincerely,

6th Corp.

Randy A. Greenberg
Cooperative Shareholder



Clearview Gardens

FIRST THROUGH SIXTH CORPS.

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Sincerely,

Lorraine R. Cohen
5th Corp.

Cooperative Shareholder



Clearview Gardens

FIRST THROUGH SIXTH CORPS.

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Sincerely,


SHERYL STRONGIN
Cooperative Shareholder
6th CORPORATION



Clearview Gardens
FIRST THROUGH SIXTH CORPS.

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Sincerely,


4-180
Cooperative Shareholder



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October, 20 0

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Sincerely,

Cooperative Shareholder



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Sincerely,

Harriet Rattner

Cooperative Shareholder



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Sincerely,

Cooperative Shareholder

3-46



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Sincerely,

Cooperative Shareholder

4-106



Clearview Gardens

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Sincerely,

Gertrude Heller 4-99

Cooperative Shareholder



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Sincerely,

Cooperative Shareholder



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Sincerely,


Cooperative Shareholder
2-104



Clearview Gardens
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Sincerely,

Cooperative Shareholder



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Sincerely,

Walter Kizmann

ID. 1-296

Cooperative Shareholder



Clearview Gardens

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Sincerely,

Mildred Li Domenico

Cooperative Shareholder



Clearview Gardens

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Sincerely, *Rera Klein*

Cooperative Shareholder



Clearview Gardens
FIRST THROUGH SIXTH CORPS.

160-70 WILLETS POINT BLVD.
P.O. Box 570337
WHITESTONE, N.Y. 11357-0337

October, 2010


Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
Washington, D.C. 20552

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Sincerely, 

Cooperative Shareholder



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Sincerely,

Estelle Boyherger
166-06 17 Rd. (3-82)

Cooperative Shareholder



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Sincerely,

Cooperative Shareholder



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Sincerely,

Richard J. Patterson
Patricia Patterson

Cooperative Shareholder



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Sincerely, *Michael H. Bendik*
1729 166 St
Whitestone, NY 11357

Cooperative Shareholder



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Sincerely,

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Sincerely,

Cooperative Shareholder

IRENE SARGENT



Clearview Gardens

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Sincerely,

Joseph D'Angelo
Rosemarie O'Angelo
1-186

Cooperative Shareholder



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Sincerely,

Cooperative Shareholder



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Sincerely,

Philip O'Brien,
Philip O'Brien
Cooperative Shareholder



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Sincerely,

Charlotte R. Legay
Cooperative Shareholder



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Sincerely,

Mrs. Elaine Grotts

Cooperative Shareholder



Clearview Gardens

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Sincerely,

Cooperative Shareholder

Thomas Stathes

OFFICE: 718-352-8701

FAX 718-767-6005

MAINTENANCE: 718-352-8700 - 352-2658



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Sincerely,

A handwritten signature in black ink that reads "Andrew Evans". The signature is written in a cursive, somewhat stylized font.

Cooperative Shareholder



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Sincerely,

Vincenzina Cartalano
Cooperative Shareholder



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Sincerely,

Margaret Madjesky

Cooperative Shareholder



Clearview Gardens

FIRST THROUGH SIXTH CORPS.

160-70 WILLETS POINT BLVD.
P.O. Box 570337
WHITESTONE, N.Y. 11357-0337

October, 2010

Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
Washington, D.C. 20552

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Sincerely,

Cooperative Shareholder



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Sincerely,

Cooperative Shareholder

OFFICE: 718-352-8701

FAX 718-767-6005

MAINTENANCE: 718-352-8700 - 352-2658



Clearview Gardens
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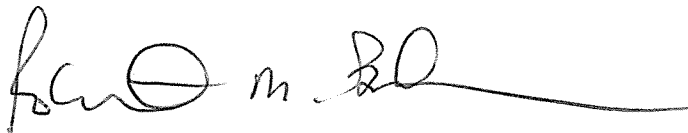
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Sincerely,

Linda Imhauser

Cooperative Shareholder



Clearview Gardens

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Sincerely,

Cooperative Shareholder



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Sincerely,

Susan Barry 2-39

Shareholder



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Sincerely,

Arthur Dennis
John Dennis
Cooperative Shareholder

6428



Clearview Gardens

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Sincerely,

Cooperative Shareholder



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Sincerely,

Isabel Goldstein
19-24 202nd St Bayside N.Y.
11360
Cooperative Shareholder



Clearview Gardens

FIRST THROUGH SIXTH CORPS.

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Sincerely,

Mary J. Nelson
17-89 166 St, Whitestone, Ny 11357
Cooperative Shareholder



Clearview Gardens

FIRST THROUGH SIXTH CORPS.

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Sincerely,

Mrs. Rose A. Raggo

Cooperative Shareholder



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Cooperative Shareholder



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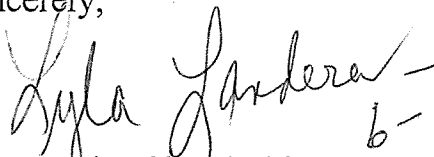
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Sincerely,


6-123

Cooperative Shareholder



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Sincerely,

Cooperative Shareholder

*Albert Bardavid
Marilyn Bardavid*



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Sincerely,

166-22-17 RD

Cooperative Shareholder



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Sincerely, *Ms Elizabeth M Sensove*
166-24 17 Rd

Cooperative Shareholder



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Sincerely,

Gloria D' Alessio

Cooperative Shareholder



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Sincerely,

Cooperative Shareholder



Clearview Gardens

FIRST THROUGH SIXTH CORPS.

160-70 WILLETS POINT BLVD.
P.O. Box 570337
WHITESTONE, N.Y. 11357-0337

October, 2010

Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
Washington, D.C. 20552

ATTENTION: Public Comments "Guidance on Private Transfer Fee Covenants,
(No. 2010-N-11)

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Cooperative Shareholder

JORDAN BAUMASH



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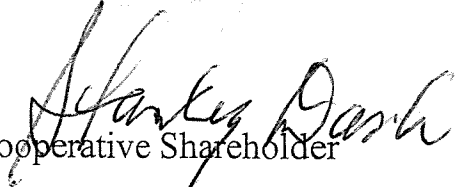
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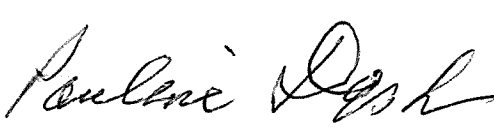
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1-313



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Ann Curial

Cooperative Shareholder



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Sincerely,

James C. Ali Nyano

Cooperative Shareholder



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2-78

Cooperative Shareholder



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Sincerely,

Christine Ferrari

Cooperative Shareholder

Ms. Christine Ferrari
1609 160th St
Whitestone NY 11357-3242

OFFICE: 718-352-8701

FAX 718-767-6005

MAINTENANCE: 718-352-8700 - 352-2658



Clearview Gardens

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Cooperative Shareholder

*Edna Sachs
16-25 160th Street
Whitestone, NY 11357*



Clearview Gardens

FIRST THROUGH SIXTH CORPS.

160-70 WILLETS POINT BLVD.
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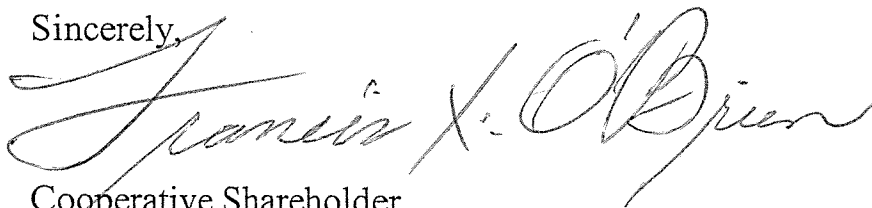
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Francis X. O'Brien

Cooperative Shareholder



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Frank Pagano (FRANK PAGANO)
Frances Pagano (FRANCES PAGANO)

Cooperative Shareholder



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Sincerely,

Wivian Grossman
1634 163RD St,
Cooperative Shareholder *Whiteston, NY 11357*



Clearview Gardens

FIRST THROUGH SIXTH CORPS.

160-70 WILLETS POINT BLVD.
P.O. Box 570337
WHITESTONE, N.Y. 11357-0337

October, 2010

Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
Washington, D.C. 20552

ATTENTION: Public Comments "Guidance on Private Transfer Fee Covenants,
(No. 2010-N-11)

I am a cooperative shareholder residing at Clearview Gardens Corporations in Queens, NY. The rule change that your agency is proposing regarding the banning of the transfer fee (flip tax) in order for the bank to approve a mortgage would devastate our very existence.

There is no third party involved when a unit changes ownership in co-ops. All funds realized from the transfer of stock goes into the Corporations operating account and is used for upgrades, repairs and the day to day operations. It is these funds that help middle class families and senior citizens on fixed incomes continue to live in affordable housing where they have made an investment.

Please do not impose this ban on us. Exempt New York from this proposal and allow us to continue to enjoy the quality of life environment we worked hard to achieve.

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Sincerely,

Jean Abjanich

6-337

Cooperative Shareholder



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Sincerely,

Josephine Buckmaster (a/k/a Josephine Calla)
Joseph Buckmaster

Cooperative Shareholder

JOSEPH & JOSEPHINE BUCKMASTER



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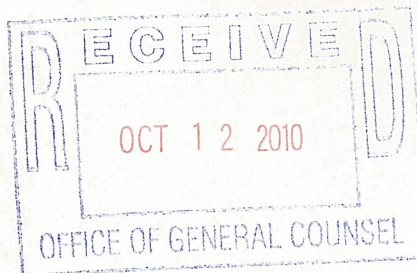
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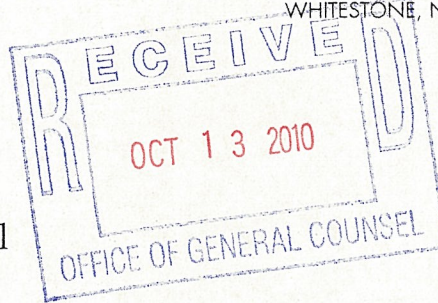
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Sincerely, *Gabriela Janik*
759-12, 16 ave. Whitestone
N.Y. 11357.

Cooperative Shareholder