

From: Dan Einhaus [daniel.einhaus@me.com]
Sent: Tuesday, October 12, 2010 5:55 PM
To: !FHFA REG-COMMENTS
Subject: Guidance on Private Transfer Fee Covenants, (No. 2010-N-11)

Dear Sir or Madam,

Proposed legislation, as I understand it, would restrict the ability for purchases by federal entities of many privately held loans, which could result in the reduction of an individual's ability to secure housing loans for real estate. This legislation may inhibit all transfers of real estate, as buyers will not be able to secure funding for many properties, and also could hurt condominiums and other such properties where multiple owners are involved. Please reconsider the effect of this legislation and adjust its wording accordingly to promote real estate transfers, or explain how it would not affect the average home or condo owner.

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