

From: Diana Cooper [q.diana@q.com]

Sent: Tuesday, October 12, 2010 10:00 PM

To: !FHFA REG-COMMENTS

Subject: Public Comment on Private Transfer Fee Covenants No. 2010-N-11

Re: Guidance on Private Transfer Fee Covenants No. 2010-N-11 I am a taxpayer in Colorado and I wish to express my OPPOSITION to the above guidance. Private transfer fees have been a way of life in some communities, such as Mountain Village, Colorado where there would not be a township without the payment of these fees. Everyone knows they exist and they are generally paid by the buyer who will only pay them once, and the next buyer pays his. Passage of this guidance does not present a risk to lenders, except if they are trying to sell property after foreclosure. We need to focus on things that will help PREVENT foreclosure, not support the banking system which is at risk for foreclosure. I ask you to reject the proposed guidance. Regards, Diana Cooper Hedrick