

From: Seth Dalton [daltonmccloud@gmail.com]  
Sent: Wednesday, October 13, 2010 1:49 PM  
To: !FHFA REG-COMMENTS  
Cc: daltonmccloud@gmail.com  
Subject: "Guidance on Private Transfer Fee Covenants, (No. 2010-N-11)"

I am in the process of selling my apartment and this would cause me major problems. I am not rich, most of my financial equity is in this property and will be used to pay existing taxes and bills. Please consider the negative impact this will have to one of the most stable real estate markets in the country, New York City.

Gratefully,

Seth Dalton