

**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 in Queens, NY. The rule change that your agency is proposing regarding the banning of the "waiver of option 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 "waiver of option fee" goes into the Corporation's capital reserve account and is used for capital improvement, upgrades, and major repairs to the property. 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,

Josephine Lupowitz
Cooperative Shareholder

*138-20 31st Road
Flushing N.Y. 11354
apt. 4E*

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

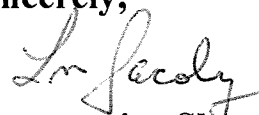
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Sincerely,

A handwritten signature in cursive script, appearing to read "L. J. Kelly", written in black ink.

Cooperative Shareholder

Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
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Sincerely,

A handwritten signature in black ink, appearing to read "Mrs. L. K. [unclear]", written in a cursive style.

Cooperative Shareholder

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Sincerely,

John Ruters / Eleanor Tobin

Cooperative Shareholder

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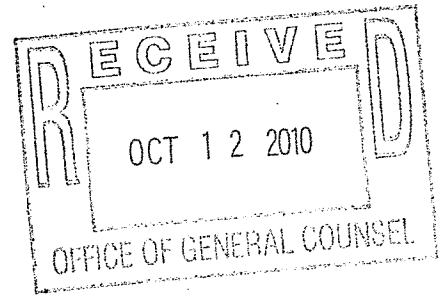
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Sincerely,

Doralie Langone

Cooperative Shareholder

Peter Langone



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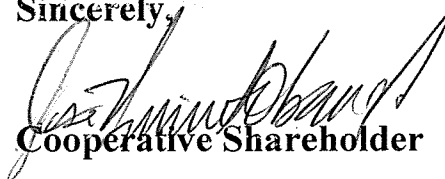
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Sincerely,

Cooperative Shareholder

ALBERT HONG

Kwiz - Lan, Joe

Albert Hong

Kwiz - Lan, Joe

10/10/2010

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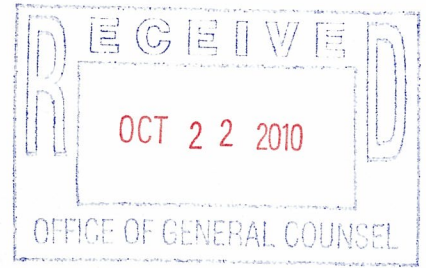
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141-10 28 Ave APT 1A
Flushing NY 11354

Sincerely,


X. Xiaojin Yang
Cooperative Shareholder

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Sincerely,

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Cooperative Shareholder

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Cooperative Shareholder

*Yi Guo
Xianu*

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Sincerely,

Cooperative Shareholder

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10-08-2010

**Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
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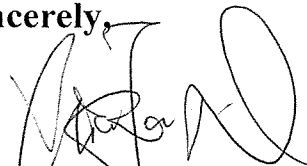
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Sincerely,

A handwritten signature in black ink, appearing to be "Alan", written over a horizontal line.

Cooperative Shareholder

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Federal Housing Finance Agency
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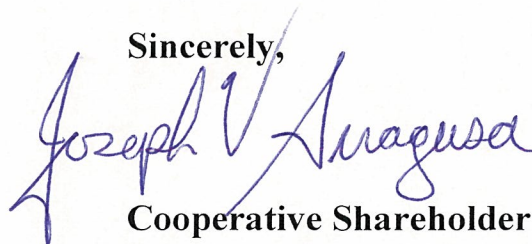
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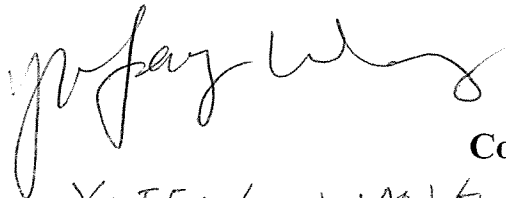
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Sincerely,



Cooperative Shareholder

YUFENG WANG.

**Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
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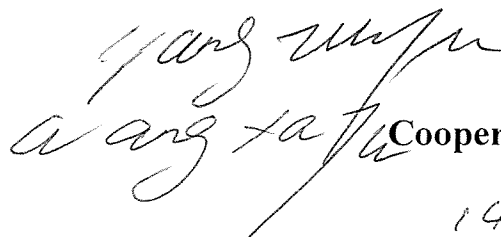
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Sincerely,


Wang Cooperative Shareholder
141-10, 6F

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A handwritten signature in black ink, appearing to read 'Randy [unclear]', written in a cursive style.

Cooperative Shareholder

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Sincerely,

Chiu, man nam

Cooperative Shareholder

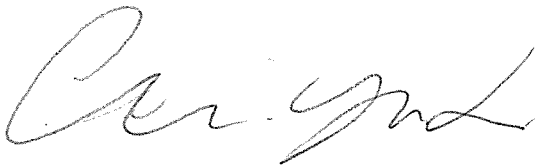
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Sincerely,

A handwritten signature in blue ink that reads "John V. Bell". The signature is written in a cursive style with a large, prominent "J" and "B".

Cooperative Shareholder

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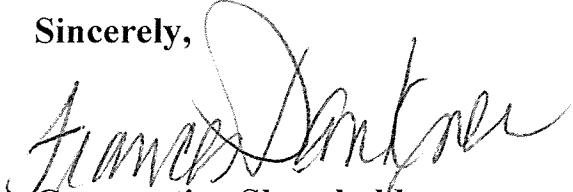
**ATTENTION: Public Comments “Guidance on Private Transfer Fee
Covenants, (No. 2010-N-11)**

I am a cooperative shareholder 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 capital reserve account and is used for capital improvement, upgrades, and major repairs to the property. 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

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

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Sincerely,

A handwritten signature in black ink, appearing to read "John P. Mac's". The signature is written in a cursive, flowing style.

Cooperative Shareholder

**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

**140-0828th Rd
Flushing NY 11354**

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,

Michele Joy Weintraub

Cooperative Shareholder

140-08 28 Rd #3B
Flushing, NY 11354

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

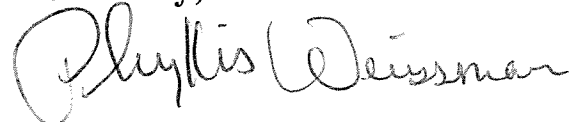
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Sincerely,



Cooperative Shareholder

**14014 28 Road #2E
Flushing, NY 11354**

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

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Sincerely,

A handwritten signature in cursive script that reads "M. Kevin Herman". The signature is written in black ink and is positioned below the word "Sincerely,".

Cooperative Shareholder

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

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Sincerely,

A handwritten signature in blue ink that reads "Juma Melnick". The signature is written in a cursive style with a large initial "J" and "M".

Cooperative Shareholder

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

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Sincerely,

A handwritten signature in blue ink, appearing to read "Chan", written in a cursive style.

Cooperative Shareholder

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

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Sincerely,

A handwritten signature in blue ink that reads "Kathryn Schmall". The signature is written in a cursive style.

Cooperative Shareholder

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

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Sincerely,

A handwritten signature in black ink, appearing to read "Tracy Grant". The signature is written in a cursive style with a long horizontal stroke at the end.

Cooperative Shareholder

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

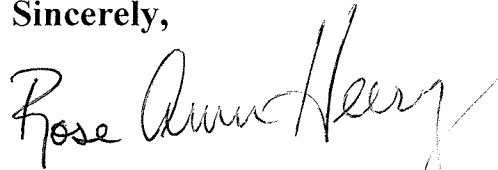
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Sincerely,

A handwritten signature in blue ink, consisting of several loops and a long horizontal stroke extending to the right.

Cooperative Shareholder

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


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Sincerely,


Maria F. Geraldo
Cooperative Shareholder

**Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
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Washington, D.C. 20552**

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Sincerely,

A handwritten signature in cursive script that reads "Gertrude Wanderer".

Cooperative Shareholder

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Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
Washington, D.C. 20552**

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Sincerely,

A handwritten signature in cursive script that reads "Edward Walman".

Cooperative Shareholder

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Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
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Sincerely,

A handwritten signature in black ink, appearing to read 'Madeira', with a long horizontal flourish extending to the right.

Cooperative Shareholder

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

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Sincerely,

A handwritten signature in blue ink that reads "Paulino De Rosa". The signature is written in a cursive style with a long horizontal flourish extending to the right.

Cooperative Shareholder

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

13P-10. 28^o
APT #3E
Flushing - NY.

Smiglin [Signature]

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

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Sincerely,

Blanche Pollevoy

Cooperative Shareholder

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

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Sincerely,

LEO LIANG
Leo Liang ✓

Cooperative Shareholder

10-6-2010

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

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Sincerely,

Jack Jozef

Cooperative Shareholder

**Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
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Sincerely,

A handwritten signature in cursive script that reads "Jules B. Schneider". The signature is written in black ink and is positioned below the word "Sincerely,".

Cooperative Shareholder

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Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
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Sincerely,

A handwritten signature in black ink that reads "William Wolfson". The signature is written in a cursive style with a large, prominent 'W'.

Cooperative Shareholder

**Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
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Sincerely,

A handwritten signature in cursive script that reads "Dan Shapiro Shuteky".

Cooperative Shareholder

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Federal Housing Finance Agency
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Sincerely,

Anne Melbourne
Cooperative Shareholder

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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

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

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Sincerely,

Chew Sing Eng
Lau Oi Ang
Cooperative Shareholder

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Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
Washington, D.C. 20552**

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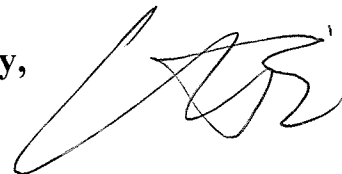
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139-16 28 Rd

1D

CHEN, XI'DAO HONG

Sincerely,



Cooperative Shareholder

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

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WEINA HAN
Cooperative Shareholder

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

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Sincerely,

Henry Yin

Cooperative Shareholder

139-10 28th RD #6C

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Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
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Cooperative Shareholder

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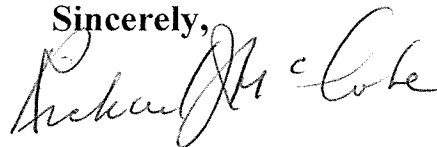
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Sincerely,

A handwritten signature in black ink, appearing to read "Richard M. Cole". The signature is written in a cursive style with a large initial "R" and "M".

Cooperative Shareholder

**Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
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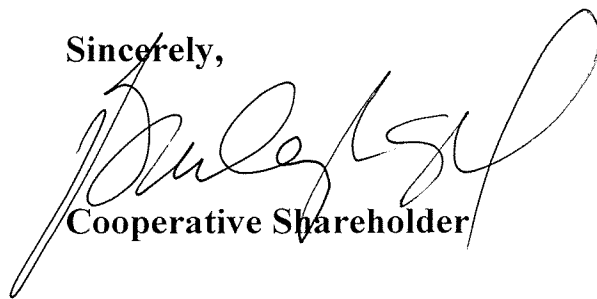
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Sincerely,

*Shangping Zhang
Tina Lee 10/6/2010*

Cooperative Shareholder

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

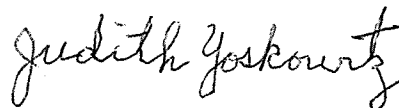
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Sincerely,

A handwritten signature in cursive script that reads "Judith Yoskowitz".

Cooperative Shareholder

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

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Sincerely,

A handwritten signature in black ink, appearing to read "Michael W. Pennelli". The signature is written in a cursive style with a long horizontal flourish at the end.

Cooperative Shareholder

Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
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Sincerely,

A handwritten signature in cursive script that reads "Leo Valenti".

Cooperative Shareholder

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

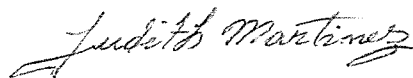
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Sincerely,

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Sincerely,

A handwritten signature in black ink, appearing to read "Nardelli", written over a circular stamp or mark.

Cooperative Shareholder

Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
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Sincerely,

140-08 28th Rd #5G
Flushing



Cooperative Shareholder

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

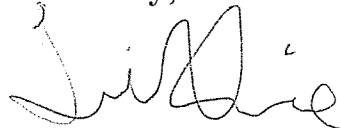
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Cooperative Shareholder

1

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Sincerely,

Constance R. Ginzog

Cooperative Shareholder

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Sincerely,

A handwritten signature in cursive script, appearing to read "Maryanne".

Cooperative Shareholder

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

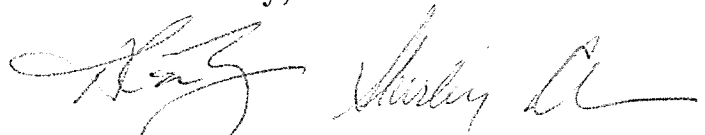
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Sincerely,

A handwritten signature in black ink, appearing to read 'Shirley A.', written in a cursive style.

Cooperative Shareholder

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

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Sincerely,

 10/2/10

Cooperative Shareholder

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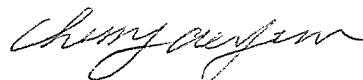
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Sincerely,

Mig Li
Tonykun Dai

Cooperative Shareholder

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Sincerely,

 Annie A. Cisneros apt. 16
Cooperative Shareholder

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Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
Washington, D.C. 20552

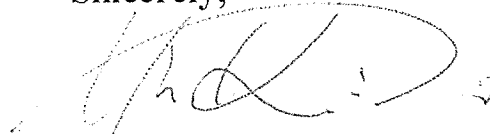
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Sincerely,

A handwritten signature in black ink, appearing to read 'A.M. Pollard', written over a dotted line.

Cooperative Shareholder

Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
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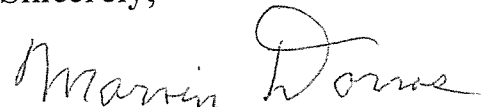
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Sincerely,

A handwritten signature in cursive script that reads "Martin Dorn".

Cooperative Shareholder

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

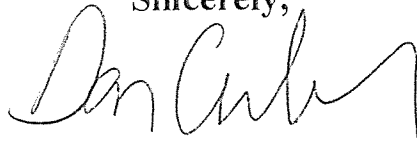
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Covenants, (No. 2010-N-11)

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Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
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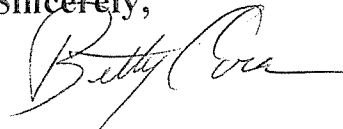
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Sincerely,

A handwritten signature in cursive script, appearing to read "Betty Eva".

Cooperative Shareholder

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

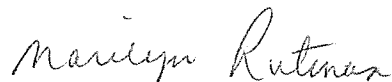
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Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
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Sincerely,

Matthew Dougherty

Cooperative Shareholder

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

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Sincerely,

A handwritten signature in cursive script that reads "Cindy Rutman".

Cooperative Shareholder

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

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Sincerely,

A handwritten signature in cursive script that reads "Marge Schaffer".

Cooperative Shareholder

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

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Sincerely,

A handwritten signature in cursive script, appearing to read "Helena Levine".

Cooperative Shareholder

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

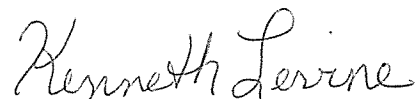
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Sincerely,

A handwritten signature in cursive script that reads "Kenneth Levine".

Cooperative Shareholder

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Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
Washington, D.C. 20552

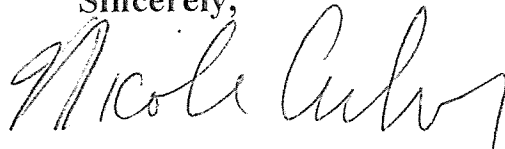
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Sincerely,

A handwritten signature in black ink, appearing to read "Nicole Cuhly". The signature is fluid and cursive, with a large initial "N" and a long, sweeping tail.

Cooperative Shareholder

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

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Sincerely,

(Vincent D'Alessio)

A handwritten signature in black ink, appearing to read "V D'Alessio". The signature is written in a cursive style with a large initial "V".

Cooperative Shareholder

1

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)

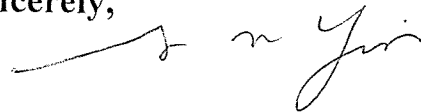
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Sincerely,

Sung Lim.



141-10 28 Ave Cooperative Shareholder

Apt 1G

Flushing NY 11354

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

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Sincerely,

A handwritten signature in black ink, appearing to read "Paul J. [unclear]", written in a cursive style.

Cooperative Shareholder

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

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Sincerely,

Michael Louie
Cooperative Shareholder

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

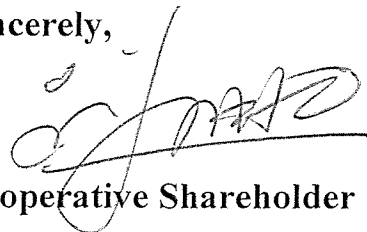
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Sincerely,

A handwritten signature in black ink, appearing to be 'J. Pollard', written over a horizontal line.

Cooperative Shareholder

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

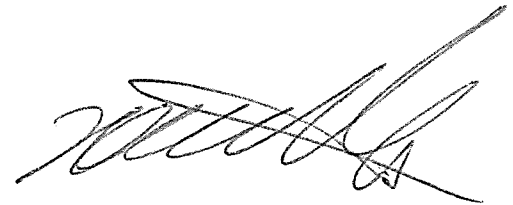
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Sincerely,

A handwritten signature in black ink, appearing to be a stylized name, possibly "M. Pollard", written over a horizontal line.

Cooperative Shareholder

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



141-10 28TH Ave Apt #2F
Flushing NY 11354

Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
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Sincerely,

Yelena Pawlenko

Cooperative Shareholder

*140-14 28 RD # 6F
Flushing, NY 11354*

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

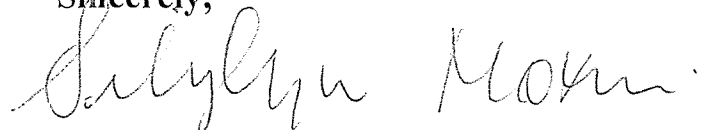
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Sincerely,

A handwritten signature in cursive script that reads "Delynn Moran".

Cooperative Shareholder

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

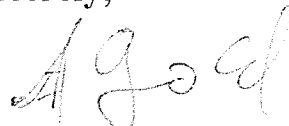
ATTENTION: Public Comments "Guidance on Private Transfer Fee Covenants, (No. 2010-N-11)

I am a cooperative shareholder 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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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,

A handwritten signature in cursive script, appearing to read "A. Pollard".

Cooperative Shareholder

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Sincerely,

A handwritten signature in cursive script, appearing to read "Langstem", written in black ink.

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Sincerely,

Rhoda Berg 513 10/7/10

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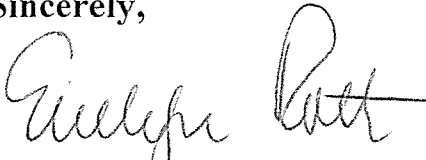
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Sincerely,

A handwritten signature in black ink that reads "MICHAEL AMSTEL". The signature is written in a cursive, slightly slanted style.

Cooperative Shareholder

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Sincerely,

A handwritten signature in black ink, appearing to be "Dennis A. [unclear]", written in a cursive style.

Cooperative Shareholder

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Federal Housing Finance Agency
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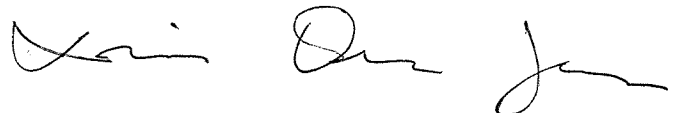
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Sincerely,

A handwritten signature in black ink, consisting of several loops and a long horizontal stroke at the end, positioned above the typed name.

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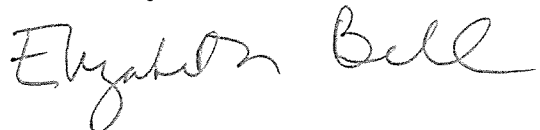
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Sincerely,

A handwritten signature in cursive script that reads "Elizabeth Bell". The signature is written in black ink and is positioned to the right of the word "Sincerely,".

Cooperative Shareholder

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Federal Housing Finance Agency
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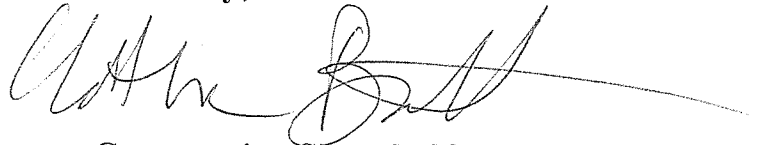
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Sincerely,

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Cooperative Shareholder

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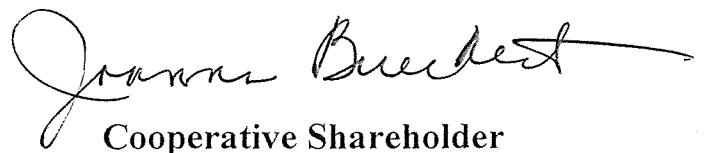
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Sincerely,

A handwritten signature in black ink, appearing to be 'W. L. R.', written in a cursive style.

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Sincerely,

A handwritten signature in black ink, appearing to read "Howard J. Cho". The signature is fluid and cursive, with the first name "Howard" and last name "Cho" being the most prominent parts.

Cooperative Shareholder

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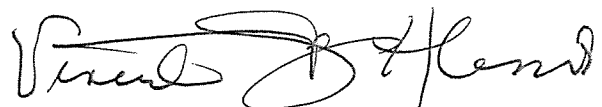
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Sincerely,

A handwritten signature in black ink, appearing to read "Steven B. Hens", written in a cursive style.

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Sincerely,

A handwritten signature in cursive script that reads "Constance Sawyer".

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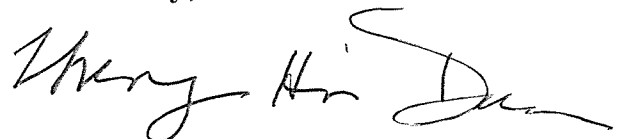
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Sincerely,

A handwritten signature in black ink, appearing to read "Mary Ann Dan", written in a cursive style.

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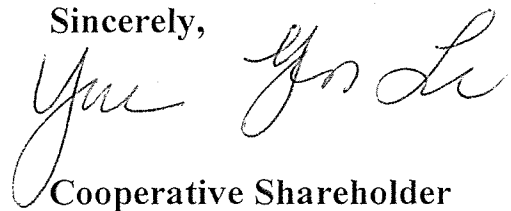
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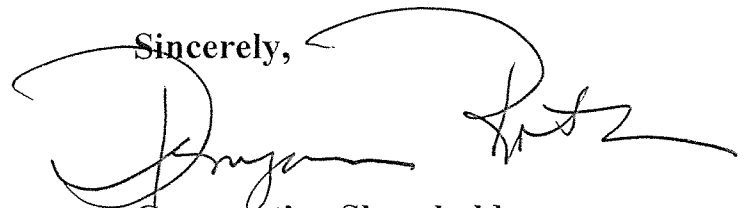
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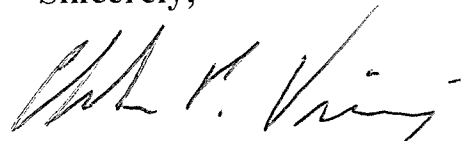
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Sincerely,

A handwritten signature in black ink, appearing to read "Alfred M. Pollard". The signature is written in a cursive style with a horizontal line at the end.

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Sincerely,

A handwritten signature in black ink, appearing to read "Kyron Ben" followed by a stylized flourish.

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Sincerely,

A handwritten signature in cursive script, appearing to read "Linda Chou".

Cooperative Shareholder

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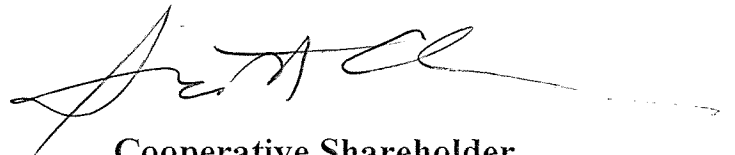
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Sincerely,

A handwritten signature in black ink, appearing to be 'J. Pollard', written over a horizontal line.

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Sincerely,

A handwritten signature in black ink, appearing to read "Audrey Che". The signature is fluid and cursive, with a long horizontal stroke extending from the "y" in "Audrey" and a distinct "Che" at the end.

Cooperative Shareholder

Alfred M. Pollard, General Counsel
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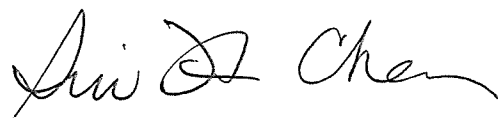
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Sincerely,

A handwritten signature in black ink, appearing to read "Aiwei Chen". The signature is fluid and cursive, written in a dark ink on a white background.

Cooperative Shareholder

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 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,

A handwritten signature in cursive script that reads "Marynki Cichaczewski".

Cooperative Shareholder

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

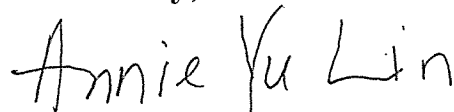
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Sincerely,

A handwritten signature in black ink that reads "Annie Yu Lin". The signature is written in a cursive style with a large, sweeping flourish under the "L" in "Lin".

Cooperative Shareholder

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

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Sincerely,

A handwritten signature in cursive script, appearing to read "John S. Costin".

Cooperative Shareholder

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

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Sincerely,

A handwritten signature in black ink, appearing to read 'M. L.', written in a cursive style.

Cooperative Shareholder

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

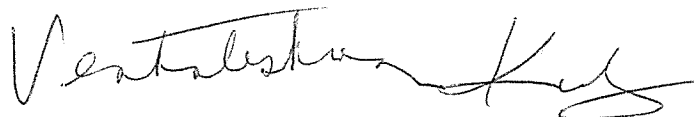
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Sincerely,

A handwritten signature in black ink, appearing to read "Ventalesha Kelly", written in a cursive style.

Cooperative Shareholder

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

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Sincerely,

A handwritten signature in black ink, appearing to be a stylized name, possibly 'M. J. ...', written over a horizontal line.

Cooperative Shareholder

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

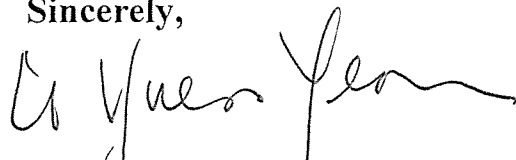
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Sincerely,

A handwritten signature in cursive script, appearing to read "Shirley Flack".

Cooperative Shareholder

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

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Sincerely,

A handwritten signature in cursive script, appearing to read "Kenneth Hosen".

Cooperative Shareholder

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

Ming zeng .
141-10 28 AVE 5F FLUSHING NY 11354 .

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

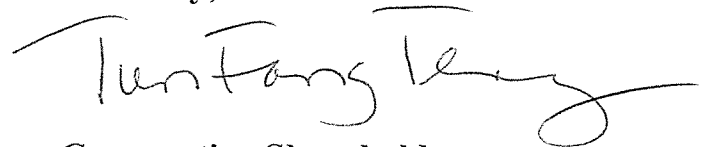
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Sincerely,

A handwritten signature in black ink, appearing to read "Tun-Fang Teng". The signature is fluid and cursive, with a long horizontal flourish extending to the right.

Cooperative Shareholder

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


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Sincerely,

A handwritten signature in black ink that reads "Kevin Twinn Tang". The signature is written in a cursive style with a large, looping "T" at the end.

Cooperative Shareholder

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

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Sincerely,

A handwritten signature in black ink, appearing to read "Lynn Waxman". The signature is fluid and cursive, with a long horizontal flourish at the end.

Cooperative Shareholder

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

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Sincerely,

A handwritten signature in cursive script that reads "Carmelle Nicoletti".

Cooperative Shareholder

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

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Sincerely,

A handwritten signature in black ink, appearing to read "John P. A.", written in a cursive style.

Cooperative Shareholder

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

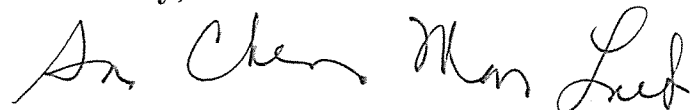
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Sincerely,

A handwritten signature in black ink that reads "An Chen Man Leub". The signature is written in a cursive, flowing style.

Cooperative Shareholder

Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
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Sincerely,

A handwritten signature in black ink, appearing to be a stylized name, possibly "J. A. B.", written over a horizontal line.

Cooperative Shareholder

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Federal Housing Finance Agency
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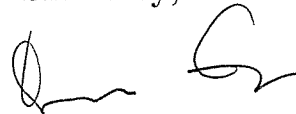
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Sincerely,

A handwritten signature in black ink, appearing to be a stylized 'S' followed by a flourish.

Cooperative Shareholder

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

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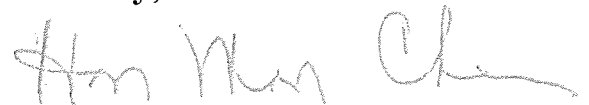
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Sincerely,

A handwritten signature in black ink, appearing to read "Hon. Alan Chen", written in a cursive style.

Cooperative Shareholder

Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
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Sincerely,

A handwritten signature in black ink, appearing to read "Guan Luo Te", written in a cursive style.

Cooperative Shareholder

Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
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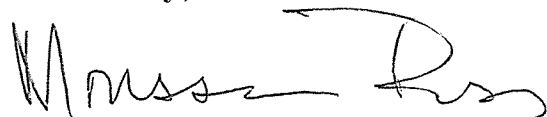
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Sincerely,

A handwritten signature in black ink, appearing to read "Miss [unclear] [unclear]". The signature is written in a cursive style with a large initial letter.

Cooperative Shareholder

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

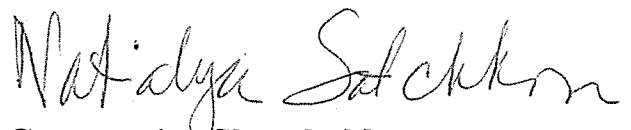
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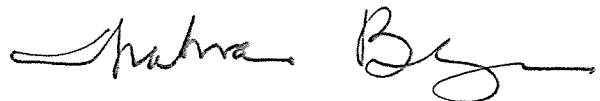
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Sincerely,

A handwritten signature in black ink, appearing to read "Mubna B...", written in a cursive style.

Cooperative Shareholder

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


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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,

A handwritten signature in black ink, appearing to read 'M. Pollard' followed by a stylized flourish.

Cooperative Shareholder

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,

A handwritten signature in cursive script that reads "Rose Weinstein". The signature is written in black ink and is positioned above the typed name of the signatory.

Cooperative Shareholder

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

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Sincerely,

A handwritten signature in black ink, appearing to read "Jian Zhan", written in a cursive style.

Cooperative Shareholder

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

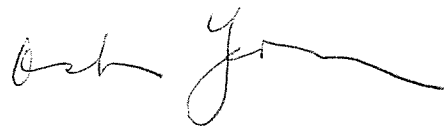
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Sincerely,

A handwritten signature in black ink, appearing to be "John J.", written in a cursive style.

Cooperative Shareholder

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

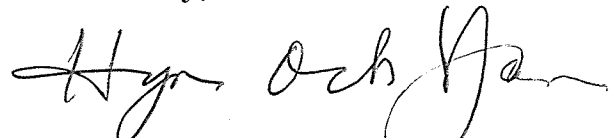
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Sincerely,

A handwritten signature in black ink, appearing to be "John J. [unclear]", written in a cursive style.

Cooperative Shareholder

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

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Sincerely,
Catherine T. Sikkone
10/6/10

Cooperative Shareholder

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

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Sincerely,

A handwritten signature in black ink, appearing to read "Roy Kaele". The signature is fluid and cursive, with a long horizontal flourish extending to the right.

Cooperative Shareholder

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

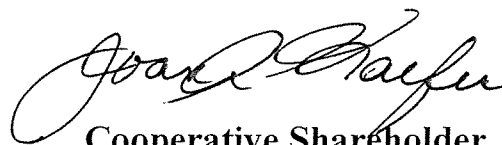
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Sincerely,

A handwritten signature in black ink that reads "Ben Oly Wong". The signature is written in a cursive, slightly slanted style.

Cooperative Shareholder

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

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Sincerely,

A handwritten signature in black ink that reads "Jennie Lutz". The signature is written in a cursive, flowing style.

Cooperative Shareholder

Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
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Washington, D.C. 20552

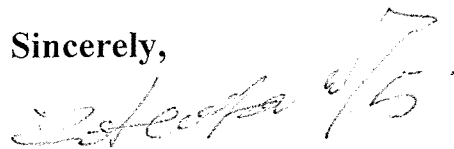
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Guoxi Zeng 10/7/10.
141-10 28th AVE 1D #
FLUSHING N.Y. 11354

Sincerely,

Cooperative Shareholder

Alfred M. Pollard, General Counsel
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Fourth Floor 1700 G Street NW,
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Sincerely,

A handwritten signature in black ink, appearing to read "Yach-Kam Fong". The signature is written in a cursive, flowing style.

Cooperative Shareholder

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

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Sincerely,


BYRON & GLORIA MENA
140-08 28 RD #6F FLUSHING NY
Cooperative Shareholder 11354

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

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Sincerely,

A handwritten signature in black ink, appearing to be 'Alfred M. Pollard', written in a cursive style with a long horizontal flourish extending to the right.

Cooperative Shareholder

Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
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Sincerely,

A handwritten signature in cursive script, appearing to read "Lawrence Montoya".

Cooperative Shareholder

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

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Sincerely,

COREY J BRONSTEIN

Corey J Bronstein

Cooperative Shareholder

13916 28 RD 1 F

FLUSHING, NY 11354

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

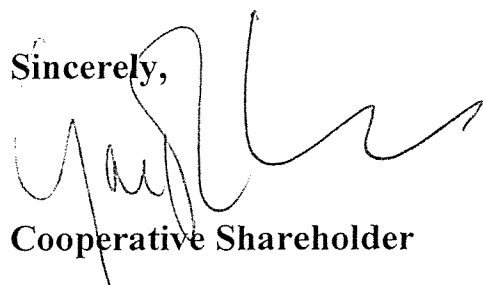
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Sincerely,

A handwritten signature in black ink, appearing to be 'Yan' followed by a large flourish.

Cooperative Shareholder

Alfred M. Pollard, General Counsel
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Sincerely,

Mollie Hartman

Sam Hartman
Cooperative Shareholder

SAM HARTMAN

MOLLIE HARTMAN

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

141-16 28th Ave Apt 5A
Flushing NY 11354

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

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140-08 28RD APT 4F
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Washington, D.C. 20552

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I am a cooperative shareholder 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 capital reserve account and is used for capital improvement, upgrades, and major repairs to the property. 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,

A handwritten signature in black ink that reads "Christine McLawney". The signature is written in a cursive style with a large, sweeping flourish that extends to the right and loops back under the name.

Cooperative Shareholder

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

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Fourth Floor 1700 G Street NW,
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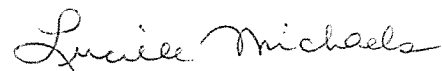
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Sincerely,

A handwritten signature in cursive script that reads "Lucille Michaels".

Cooperative Shareholder

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

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Sincerely,

A handwritten signature in cursive script, appearing to read "Norman Schmal".

Cooperative Shareholder

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

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Sincerely,

A handwritten signature in cursive script that reads "Lou Friedman".

Cooperative Shareholder

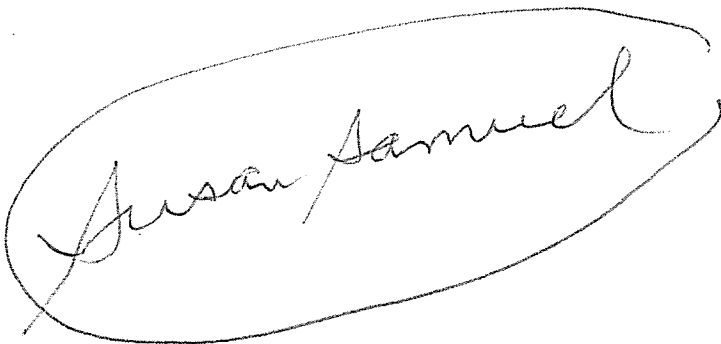
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A handwritten signature in cursive script that reads "Susan Samuel". The signature is enclosed within a hand-drawn oval border.

Sincerely,

Cooperative Shareholder

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

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Cooperative Shareholder

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Sincerely,

Samuel Rossin

Cooperative Shareholder

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

Shaohuayang
King-fong Lin

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

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Sincerely,

Yeh Li Chang 10/26/2010
Cooperative Shareholder

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

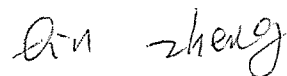
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Sincerely,



Qin Zheng
Cooperative Shareholder

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

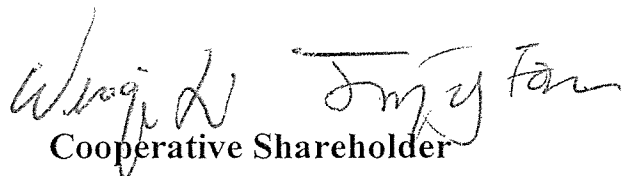
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Cooperative Shareholder

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Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
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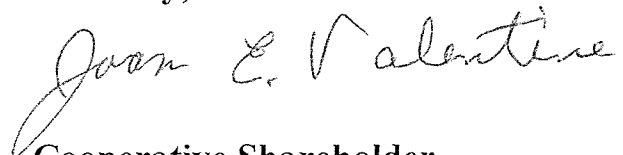
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Sincerely,

Marcia Wolfson
William Wolfson

Cooperative Shareholders

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

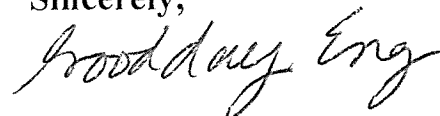
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Sincerely,

A handwritten signature in cursive script that reads "Goodday Eng".

Cooperative Shareholder

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

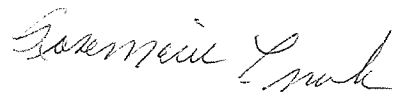
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Sincerely,

Cooperative Shareholder

Ni, Zhenglu

Ni, Zhenglu

5F
Nicholas Caraguta

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

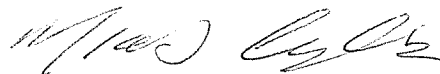
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Sincerely,

A handwritten signature in cursive script, appearing to read "Barbara Zindler".

Cooperative Shareholder

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
Kim Chae It

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

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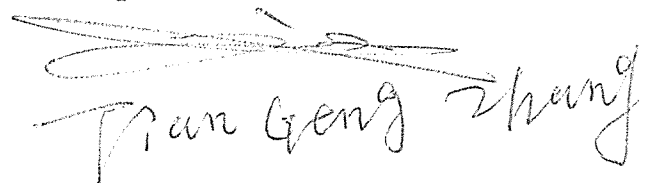
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Sincerely,

Cooperative Shareholder


Tran Geng Zhang

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

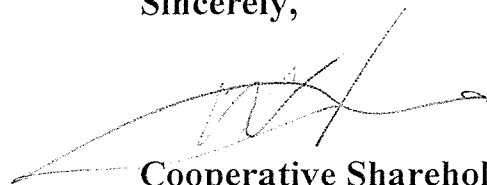
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Sincerely,

A handwritten signature in black ink, appearing to be the initials 'MP' or similar, written over a horizontal line.

Cooperative Shareholder

Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
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 MBEI

Cooperative Shareholder

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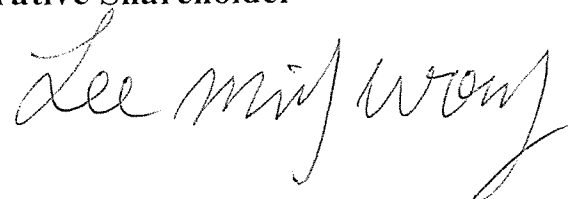
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Sincerely,

Cooperative Shareholder

A handwritten signature in black ink that reads "Lee Ming Wong". The signature is written in a cursive style with a large, sweeping initial 'L'.

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

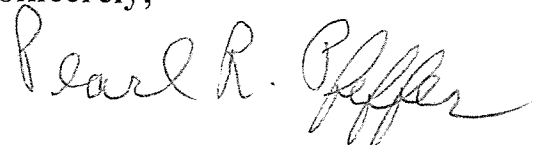
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Sincerely,

A handwritten signature in cursive script that reads "Pearl R. Pfeffer".

Cooperative Shareholder

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

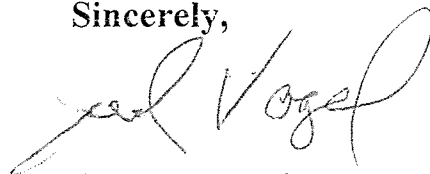
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Sincerely,

A handwritten signature in black ink, appearing to read "Joel Vogel". The signature is written in a cursive, flowing style.

Cooperative Shareholder

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

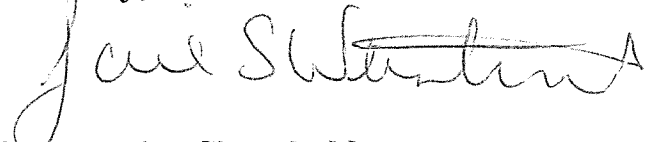
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Please do not impose this ban on us. Exempt New York from this proposal and allow us to continue to enjoy the quality of life environment we worked hard to achieve.

Sincerely,

A handwritten signature in black ink, appearing to read "Jane S. Substantia". The signature is written in a cursive style with a long horizontal stroke at the end.

Cooperative Shareholder

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

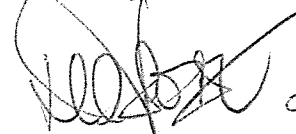
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Sincerely,



Chun Ting Leung

Cooperative Shareholder

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

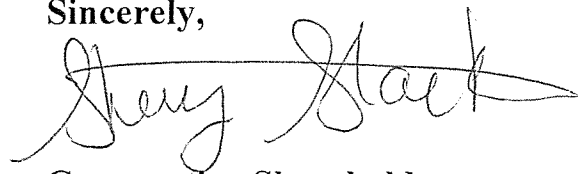
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Sincerely,

A handwritten signature in cursive script that reads "Sherry Stark". The signature is written in black ink and is positioned above the typed name.

Cooperative Shareholder

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

<MYO LWIN.>
141-16, 28th AVE, # 9B.
FLUSHING, N.Y 11354.

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

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Sincerely,

A handwritten signature in black ink that reads "Victor + Valerie Fogelman". The signature is written in a cursive, flowing style.

Cooperative Shareholder

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

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Sincerely,

A handwritten signature in black ink, appearing to read "Alfred M. Pollard", written in a cursive style.

Cooperative Shareholder

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

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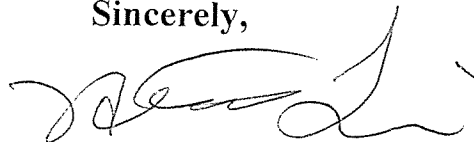
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Howard H. Li
140-14 28TH Rd. #67

10/06/2010

Sincerely,



Cooperative Shareholder

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

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Sincerely,

A handwritten signature in black ink, appearing to read "Kevin Lee", written in a cursive style.

Cooperative Shareholder

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

Tao Chen

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

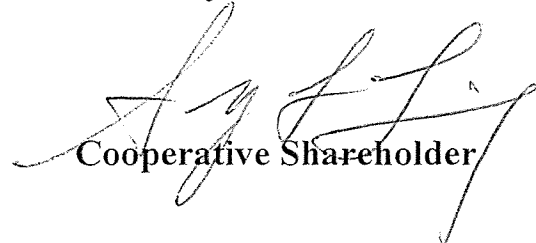
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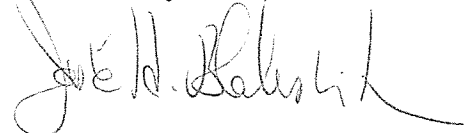
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Sincerely,

A handwritten signature in black ink, appearing to read "Joe H. Balshik". The signature is written in a cursive style with a large initial "J".

Cooperative Shareholder

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

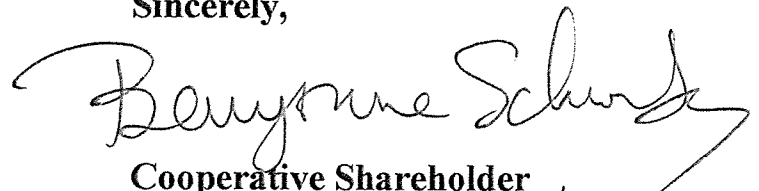
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Sincerely,


Cooperative Shareholder
139-16 28th Rd.
Flushing, NY 11354

Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
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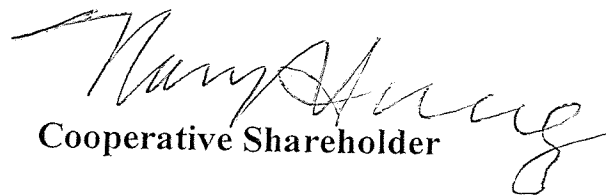
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Cooperative Shareholder

APT 5 F

141-16 28 BK5

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Sincerely,

A handwritten signature in black ink, appearing to read 'm. j. c.', is written over a faint, illegible typed name.

Cooperative Shareholder

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

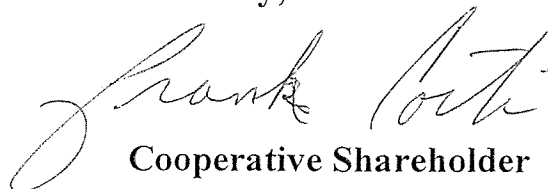
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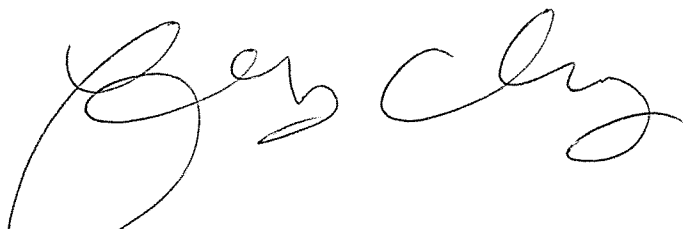
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Sincerely,

Cooperative Shareholder

A handwritten signature in black ink, appearing to read "Gayley", written in a cursive style.

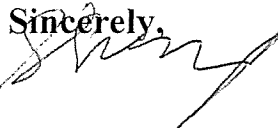
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Washington, D.C. 20552

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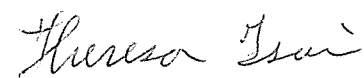
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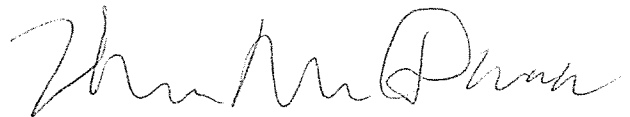
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Sincerely,

A handwritten signature in black ink, appearing to read "John M. Phelan", written in a cursive style.

Cooperative Shareholder

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

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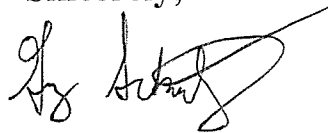
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Sincerely,

A handwritten signature in black ink, appearing to read "G. Schuyler", written over a horizontal line.

Cooperative Shareholder

Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
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Sincerely,

A handwritten signature in cursive script, appearing to read "Allen Fiol", with a long horizontal flourish extending to the right.

Cooperative Shareholder

Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
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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

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

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Sincerely,

A handwritten signature in cursive script that reads "Pauline Schwartz". The signature is written in black ink and is positioned above the typed name.

Cooperative Shareholder

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

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Sincerely,

A handwritten signature in black ink, appearing to be "Dae" followed by a long horizontal flourish.

10/8/10

Cooperative Shareholder

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

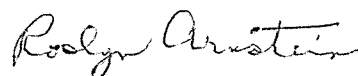
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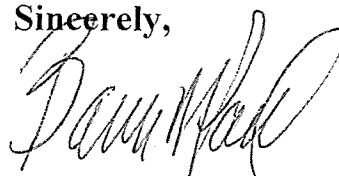
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Sincerely,



Cooperative Shareholder

140-08 29th Rd.
46

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

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Sincerely,

X
Shui Jung Chen
Cooperative Shareholder

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

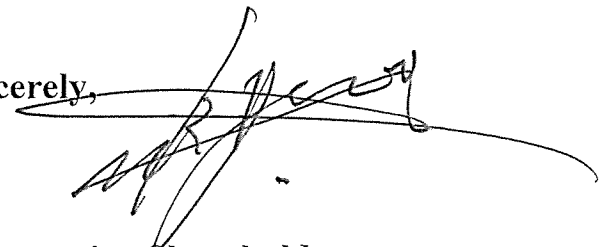
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Sincerely,

A handwritten signature in black ink, appearing to be 'M. Pollard', written over a horizontal line. The signature is stylized and somewhat cursive.

Cooperative Shareholder

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

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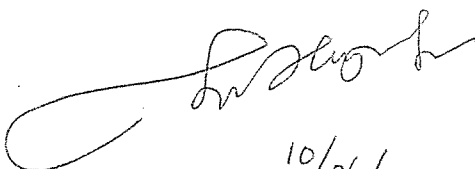
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Sincerely,

A handwritten signature in black ink, appearing to be "L. J. Smith" or similar, written in a cursive style.

10/06/10.

Cooperative Shareholder

139-16 28TH RD 5C

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

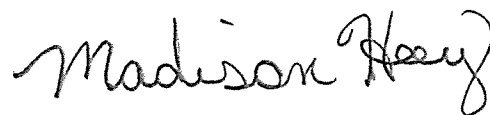
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Sincerely,

A handwritten signature in black ink that reads "Madison Gray". The signature is written in a cursive, flowing style.

Cooperative Shareholder

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

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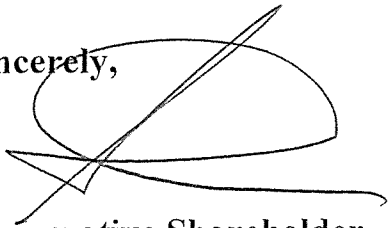
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Sincerely,



Coöperative Shareholder

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

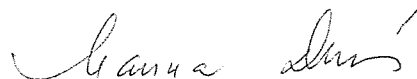
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Sincerely,

A handwritten signature in cursive script, appearing to read "Lana Davis".

Cooperative Shareholder

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

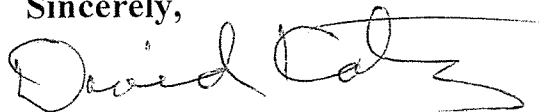
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Sincerely,

A handwritten signature in black ink, appearing to read "David Katz", with a long horizontal flourish extending to the right.

Cooperative Shareholder

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

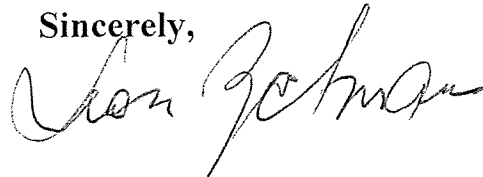
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Sincerely,

A handwritten signature in black ink, appearing to read "Don Johnson". The signature is fluid and cursive, written over the printed name.

Cooperative Shareholder

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

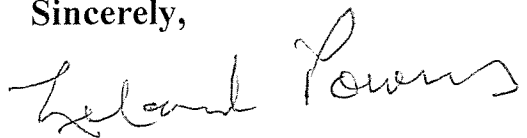
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Sincerely,

A handwritten signature in cursive script that reads "Leonard Powers".

Cooperative Shareholder

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

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Sincerely,

A handwritten signature in cursive script that reads "Rosaria Gabriel".

Cooperative Shareholder

Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
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Sincerely,

A handwritten signature in cursive script that reads "Sylvia Sochorow". The signature is written in black ink and is positioned to the right of the word "Sincerely,".

Cooperative Shareholder

Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
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Sincerely,

Seok Byo Jong
Hyoung Suk Jong
Cooperative Shareholder

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

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Sincerely,



Hwa Sun Kim
Cooperative Shareholder

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

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Sincerely,

A handwritten signature in black ink that reads "Samantha Schmal". The signature is written in a cursive style with a large initial 'S'.

Cooperative Shareholder

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


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Sincerely,

A handwritten signature in black ink, appearing to read "Benito Edman". The signature is fluid and cursive, written over a white background.

Cooperative Shareholder

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

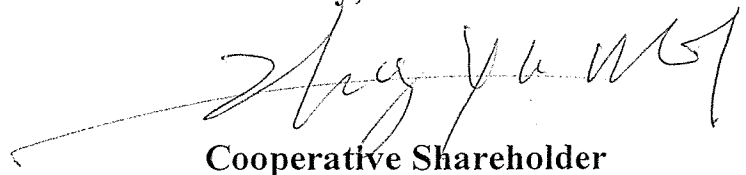
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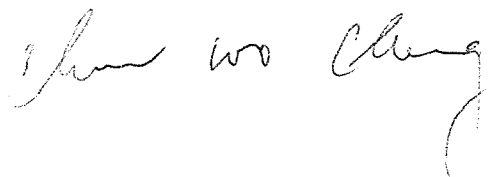
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Sincerely,

Cooperative Shareholder

A handwritten signature in cursive script, appearing to read "John W. Chung". The signature is written in black ink and is positioned below the typed name "Cooperative Shareholder".

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

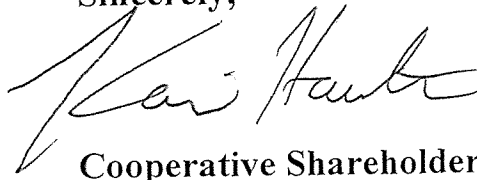
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There is no third party involved when a unit changes ownership in co-ops. All funds realized from the transfer of stock goes into the Corporations capital reserve account and is used for capital improvement, upgrades, and major repairs to the property. 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,



Ken Hawk
Cooperative Shareholder

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,

A handwritten signature in black ink, appearing to read "Cornelius Fleck". The signature is fluid and cursive, with a long horizontal stroke at the end.

Cooperative Shareholder

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

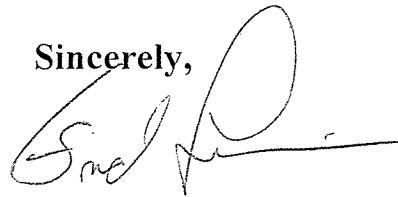
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Sincerely,

A handwritten signature in black ink, appearing to read "Ernie P.", written over a horizontal line.

Cooperative Shareholder

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

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Sincerely,

A handwritten signature in black ink, appearing to be 'D. M. Pollard', written in a cursive style. The signature is positioned above the typed name 'Cooperative Shareholder'.

Cooperative Shareholder

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

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Sincerely,

A handwritten signature in black ink, consisting of a series of loops and a long horizontal stroke extending to the right.

Cooperative Shareholder

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

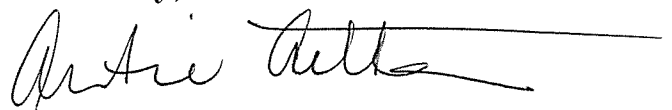
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Sincerely,

A handwritten signature in black ink, appearing to read "Artie Della", with a long horizontal line extending to the right.

Cooperative Shareholder

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

139-16 20 Rd

Flushing N.Y. 11354

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

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Sincerely,

Lawrence Lutz
Cooperative Shareholder
139-16 20th
Flushing, N.Y.

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

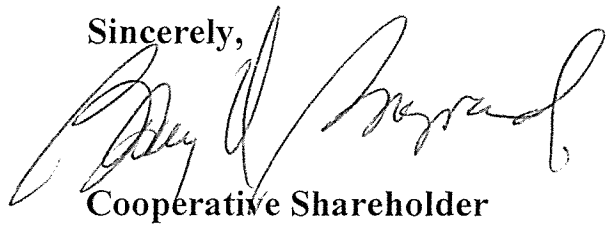
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Sincerely,



Cooperative Shareholder

134-16 28 Rd
Apt 3B

Flushing, NY 11354

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

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Sincerely,

A handwritten signature in cursive script that reads "Arthur Kaplan". The signature is written in black ink and is positioned above the typed name of the signatory.

Cooperative Shareholder

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

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Sincerely,

A handwritten signature in black ink, appearing to be "Alfred M. Pollard", written over a horizontal line.

Cooperative Shareholder

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

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Sincerely,

A handwritten signature in black ink, appearing to read "John Doe", written in a cursive style.

Cooperative Shareholder

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

A Ramirez
141-10 28th Ave #5C
Flushing, NY 11354

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


Kai Sun.

10/06/2010

Edward DeMarco, Acting Director
Federal Housing Finance Agency
1700 G Street, NW,
Washington, DC 20552

Dear Director DeMarco,

I am a cooperative shareholder at Mitchell Gardens # 2 Co-op. 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,

A handwritten signature in cursive script that reads "Joseph Capozza".

Cooperative Shareholder

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

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Sincerely,

Alexandra Fiorice

Cooperative Shareholder

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

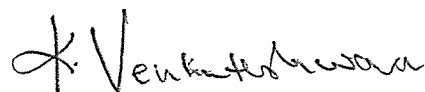
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Sincerely,



Cooperative Shareholder

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

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Sincerely,

A handwritten signature in cursive script, appearing to read "Megan Paul". The signature is written in black ink and is positioned above the typed name of the signatory.

Cooperative Shareholder

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

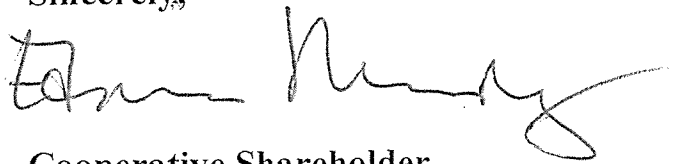
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Sincerely,

A handwritten signature in black ink, appearing to read "Edmund Murphy", written over a horizontal line.

Cooperative Shareholder

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

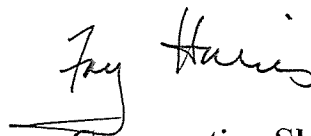
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Sincerely,

A handwritten signature in black ink that reads "Jay Harris". The signature is written in a cursive style with a horizontal line underneath the name.

Cooperative Shareholder

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

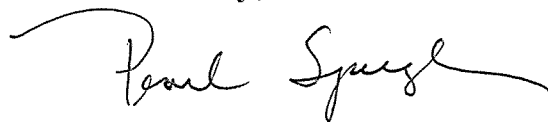
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Sincerely,

A handwritten signature in black ink, appearing to read "Paul Spurgel". The signature is fluid and cursive, with a large initial "P" and a long, sweeping underline.

Cooperative Shareholder

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

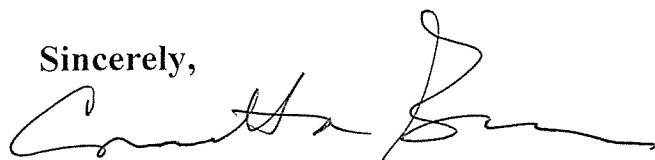
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Sincerely,

A handwritten signature in black ink, appearing to read 'Constance Ben', written over a horizontal line.

Cooperative Shareholder

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