

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.

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.

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Sincerely,

Cooperative Shareholder

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Edward DeMarco, Acting Director Federal Housing Finance Agency 1700 G Street, NW, Washinton, DC 20552 Called Aller Control of the Control of

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Rull R Hanny RICHARD R HANDIGAN Cooperative Shareholder

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Elaine r allen Dwaduke Cooperative Shareholder

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Cooperative Shareholder

138-18 28th Rd. apt 5A Fleeshing, N. 4.1/35

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

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Sincerely, Doris L. Fischer

Cooperative Shareholder

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Lina Salatar



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Sincerely, Betty Pappachristos

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Oct 5, 2010

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Cooperative Shareholder
13818 28 th Road, APT 4F
Flushing, N.V. 11354

Edna H Morin

CM # 20101013032

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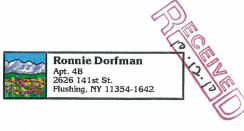
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138-18 28 Rd. Flushi

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