

RECEIVED
10-12-10

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.

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,

Cesar A. Mejia

Cooperative Shareholder

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CC# 20101013028

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Federal Housing Finance Agency
1700 G Street, NW,
Washington, DC 20552

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Sincerely,

Richard R Hannigan
RICHARD R HANNIGAN
Cooperative Shareholder

139 09 28 RD
APT 2B
FLUSHING NY 11354

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Sincerely,

Allen Owaduka

Cooperative Shareholder

MG #2

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Washington, DC 20552

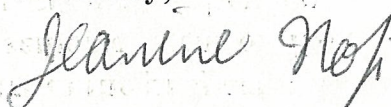
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Sincerely,

Lila Kinzler

Cooperative Shareholder

*138-18 28th Rd. Apt 5A
Flushing, N.Y. 11355*

CCNY # 20112101023

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Sincerely,

Doris R. Fischer

Cooperative Shareholder

29-08 139th St
apt. 5 G

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Sincerely,

Lina Salazar

Cooperative Shareholder

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Sincerely,

Betty Pappachristos

Cooperative Shareholder

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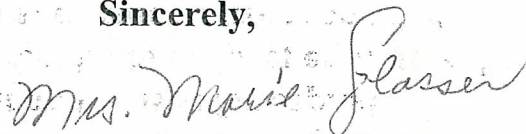
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Sincerely,



Cooperative Shareholder



Oct. 5, 2010

Edward DeMarco, Acting Director
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1700 G Street, NW,
Washington, DC 20552

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Sincerely,

Edna H Morin

Cooperative Shareholder

13818 28th Road, APT 4F
Flushing, N.Y. 11354

Call # 2010103082

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Cooperative Shareholder

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Sincerely,

Seymour Schultz
Margaret Schultz
Cooperative Shareholder

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Cooperative Shareholder

CC: N 2011/013006

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Sincerely,

Barbara Quinn
138-18 28 Rd. Flushing, NY 11354
Cooperative Shareholder

CCNY # 201010150d2



 **Ronnie Dorfman**
Apt. 4B
2626 141st St.
Flushing, NY 11354-1642

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Sincerely,

Lisa Pena Thurmes
Cooperative Shareholder

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Sincerely,

Arnon Heller
Cooperative Shareholder

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Sincerely,

Cooperative Shareholder

CCN# 20101613018

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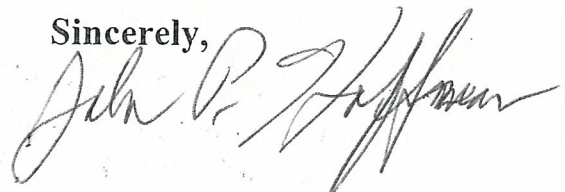
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