

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

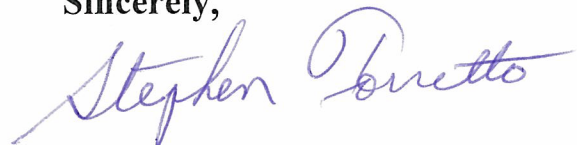
Dear Director DeMarco,

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,



Cooperative Shareholder

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

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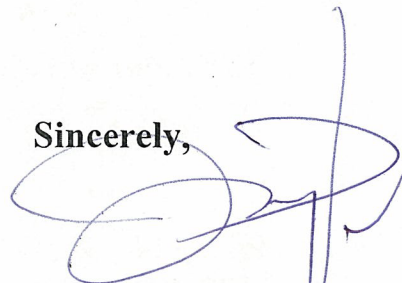
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A handwritten signature in blue ink, consisting of several loops and a vertical line extending downwards.

Cooperative Shareholder

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Sincerely,


Cooperative Shareholder

29-01 139th St
Roosevelt, NY 11354

✓ JEROME LEFOW

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

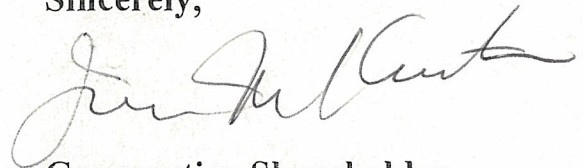
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Cooperative Shareholder

JOE KRASKA

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1700 G Street, NW,
Washington, DC 20552

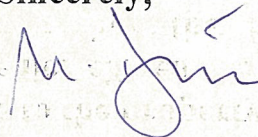
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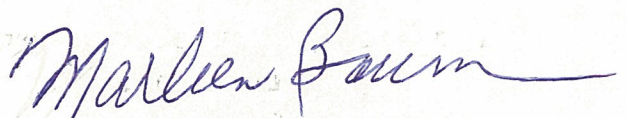
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Cooperative Shareholder

RECEIVED
12/12

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Sincerely,



Mr. Larry Bagell
13818 28th Rd.
Flushing, NY 11354-1847

Cooperative Shareholder



RECEIVED
10.14.10

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.

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Sincerely,

Bruce Schneider

Cooperative Shareholder

RECEIVED
10-14-10

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Sincerely,



Cooperative Shareholder

Hh Chan Tang
28-08 181st SE

RECEIVED
10.14.10

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Washington, DC 20552


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Sincerely,


Cooperative Shareholder

TING HUANG

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Cooperative Shareholder

RECEIVED
10.11.10

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1700 G Street, NW,
Washington, DC 20552

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Sincerely,

Richard M. Chesney

Cooperative Shareholder

26-26 141st street
Apt-6B
Flushing, NY 11354

Marie & Carl Hotel
26-26 141ST ST
FLUSHING N.Y.
11354
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Edward DeMarco, Acting Director
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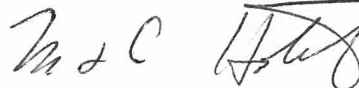
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Sincerely,



Cooperative Shareholder

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10-18-70

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

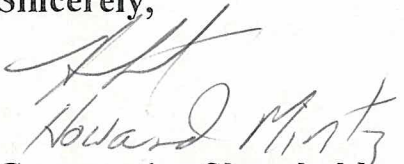
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Sincerely,


Howard Mintz
Cooperative Shareholder

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10/17/10

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

Masha Fishbein

Cooperative Shareholder

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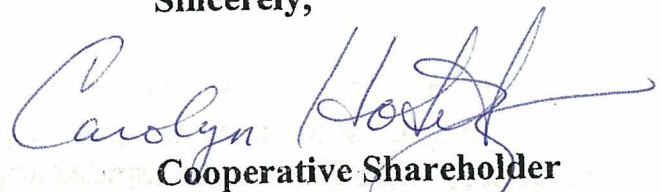
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Sincerely,


Carolyn Horst
Cooperative Shareholder

98-02 141 Street
Flushing Dry 11354
Apt 6D

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10.14.10

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1700 G Street, NW,
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ANTONIA NOFI

Cooperative Shareholder

RECEIVED
12.17.12

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1700 G Street, NW,
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12/11/12

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Sincerely,

Rosela Saferman

Cooperative Shareholder

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12.17.10

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Sincerely,

Gloria + Jerry Caliendo
Cooperative Shareholder

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Sincerely,

Anthony Costo
M. Lucia Costo

Cooperative Shareholder

10/6/10

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10-14-10

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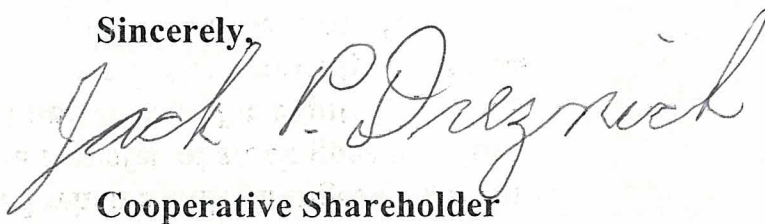
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Sidney Lacks
26-20 141 St
Apt 5G
Flushing NY 11354

Sincerely,
Sidney L Lacks
Hester Lacks
Cooperative Shareholder

RECEIVED
10/14/10

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Sincerely,

Mrs. Susan Waldman

Cooperative Shareholder

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10-14-10

oct 6, 2010

Edward DeMarco, Acting Director
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1700 G Street, NW,
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Sincerely,

Jeon Pollock
Cooperative Shareholder

*138-18 28th Rd. Apt 6B
Flushing, N.Y. 11354
Mitchell Gardens #2 Co-op.*

138-18 28 Rd.
Flushing, NY 11354
Oct. 7, 2010

RECEIVED
10-14-10

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

Leonard Vogel

Cooperative Shareholder

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10-14-00

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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,

Mrs. Mrs. Jerome Fuscher

Cooperative Shareholder

RECEIVED
12-14-10

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.

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Sincerely,


Cooperative Shareholder

RECEIVED
10-14-10

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

Dear Director DeMarco,

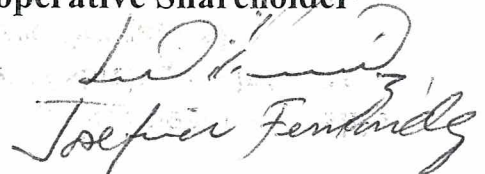
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Sincerely,

Cooperative Shareholder


Joseph Fernandez

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

10/5/10

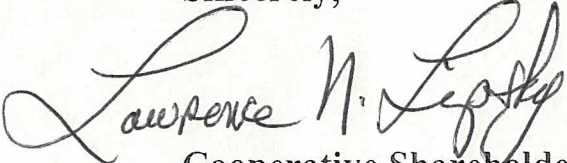
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Sincerely,


Cooperative Shareholder

OCTOBER 8, 2010

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

Dear Director DeMarco,

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Sincerely,



Cooperative Shareholder

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

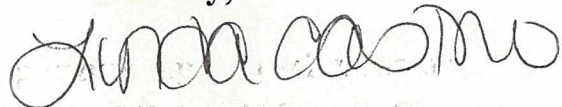
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Cooperative Shareholder

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

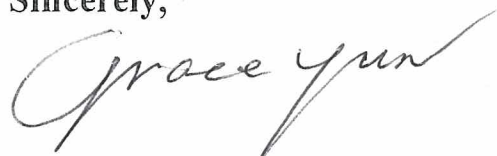
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Sincerely,

A handwritten signature in cursive script that reads "Grace Yun". The signature is written in black ink and is positioned above the typed name of the sender.

Cooperative Shareholder

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

Dear Director DeMarco,

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Sincerely,

Vernie Gomes

Cooperative Shareholder

*Mitchell Gardens
Flushing n.y.*

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

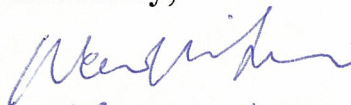
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Sincerely,



WEI WEI LEE

Cooperative Shareholder

Mitchell Gardens #2 Co-op.

26-20 141 ST. #3E

Flushing NY 11354.

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

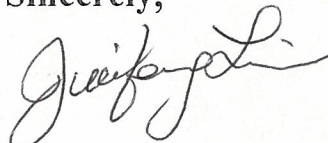
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Sincerely,



Cooperative Shareholder

10/08/2010

Joe Feng
2620 141st street, Apt 6B
Flushing NY 11354

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

Dear Director DeMarco,

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Sincerely,



Cooperative Shareholder

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

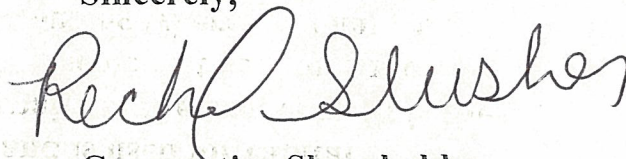
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Please do not impose this ban on us. Exempt New York from this proposal and allow us to continue to enjoy the quality of life environment we worked hard to achieve.

Sincerely,

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

Cooperative Shareholder

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

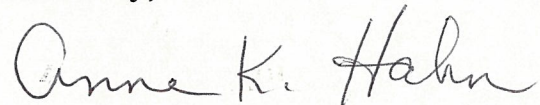
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Sincerely,



Cooperative Shareholder

138-18 28 Pd. 5F
Flushing, NY 11354

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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Please don't take
this action.
Thank you.

Sincerely,

Alice Thomas

Cooperative Shareholder

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


Dear Director DeMarco,

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Cooperative Shareholder

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

A handwritten signature in blue ink, appearing to read "W. P. Luce".

Cooperative Shareholder

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

Dear Director DeMarco,

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Sincerely,

George Guest (AGE 80)
Cynthia Guest (AGE 76)
Cooperative Shareholder

APT 5B
138-18 28TH ROAD
FLUSHING, N.Y. 11354

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

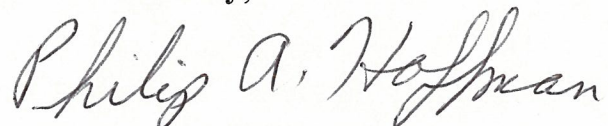
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Sincerely,

A handwritten signature in black ink that reads "Philip A. Hoffman". The signature is written in a cursive style with a large, prominent initial "P".

Cooperative Shareholder

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

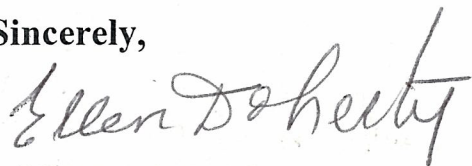
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Sincerely,

A handwritten signature in cursive script that reads "Ellen DeBeety".

Cooperative Shareholder

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

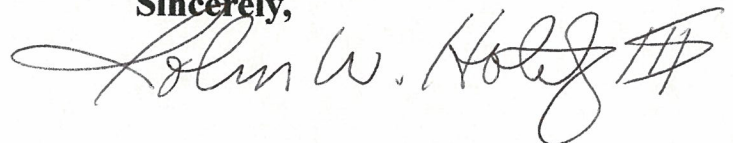
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Sincerely,

A handwritten signature in black ink that reads "John W. Holy III". The signature is written in a cursive style with a large, stylized "J" and "H".

Cooperative Shareholder

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

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Sincerely,

Gina Jackalone

Cooperative Shareholder

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

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Sincerely,

A handwritten signature in cursive script that reads "Antoinette La Forge".

Cooperative Shareholder

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

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Sincerely,

~~Ms. Harriet Brown~~

Ms. Beatrice Cohen

Cooperative Shareholder



Beatrice Cohen
2908 139th St. Apt. 1C
Flushing, NY 11354-2031

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

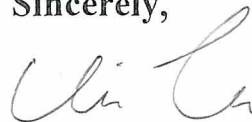
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Cooperative Shareholder

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

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Cooperative Shareholder

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1700 G Street, NW,
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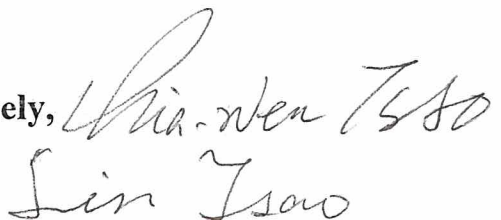
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Sincerely,

Lin Tsao

Cooperative Shareholder

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

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Sincerely,

Mrs. Christine Pellicci

Cooperative Shareholder

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

Dear Director DeMarco,

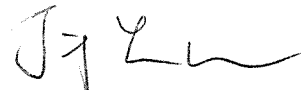
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Sincerely,

JING YUN WU



Cooperative Shareholder

JING YUN WU

29-08 139TH ST. # 3E

FLUSHING NY 11354