

From: D1P1W1@aol.com
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To: !FHFA REG-COMMENTS
Subject: Guidance on Private Transfer Fee Covenants, (No. 2010-N-11)

PLEASE DO NOT RESTRICT FINANCING ON COOPERATIVES WITH PRIVATE TRANSFER FEES. THESE FEES ARE A CRUCIAL TOOL HELPING PROVIDE AFFORDABLE AMENITIES TO WELL PLANNED COMMUNITIES.

So-called "Flip taxes" are an important source of funding capital expenditures for the long-term stability of our cooperative apartment building where there are 27 families living.

THANK YOU

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