

From: dorothy coble [dorothycoble@yahoo.com]
Sent: Friday, October 15, 2010 3:07 PM
To: !FHFA REG-COMMENTS
Subject: FHFA Guidance and bill H. R. 6332

Mr. Pollard:

I am a Realtor in Greensboro, N.C. My niche in the Real Estate Industry has been working with developers in land acquisition. Many of the developers are floundering in this economic climate with developed, partially developed sub-divisions, and raw land. With the transfer fees developers can pay down bank loans and restart failed projects and create jobs. Many developers have had no way to avoid foreclosure.

There has been no evidence that transfer fees cause any problems with closing, impair home sales, etc.

I am writing to oppose the proposed guidance and bill H.R. 6332.
Transfer Fee Covenants could provide many benefits.

Dorothy W. Coble

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