

From: Lillian Hardy [lillian.s.hardy@gmail.com]

Sent: Friday, October 15, 2010 3:34 PM

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.

Thank you,

Gordon Hardy, Lillian Hardy, Apt. 7A, 149 E. 73rd St. Cooperative, New York, NY 10021 (24 families)