From: mcastano5@aol.com

Sent: Friday, October 15, 2010 6:47 PM

To: !FHFA REG-COMMENTS

Subject: Flip Tax

Dear Sirs,

The Fip Tax that is in effect in our building helps keep us viable and somewhat lucrative, though, even with it our building is in financial difficulty. Our shareholders have had to endure high maintenance increases for years. The costs to our old building are too high for us not to receive some kind of help. The Flip tax gives us a little extra help for repairs and fuel charges. We have many on fixed incomes whose future here will be jeopardized if the maintenance costs continue to rise. No will be able to afford living in our co-op except the very rich. Please do not get rid of the flip tax.

Sincerly, Maria Castano