

**Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
Washington, D.C. 20552**

**ATTENTION: Public Comments "Guidance on Private Transfer Fee
Covenants, (No. 2010-N-11)**

**I am a cooperative shareholder of Linden Towers #3, Flushing,
N.Y. 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
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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
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Sincerely,

31-70 138ST
APT 5A

Kangmei Hu
Cooperative Shareholder



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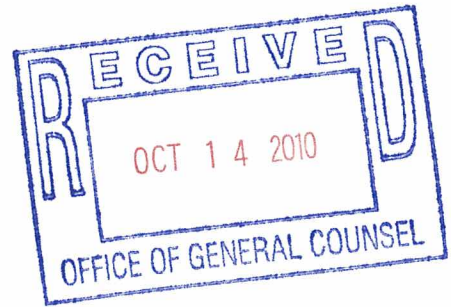
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Wu WING K

Cooperative Shareholder

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10/7/2010



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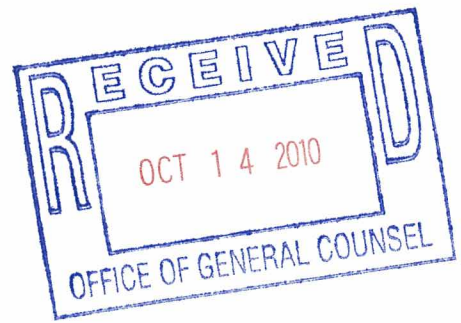
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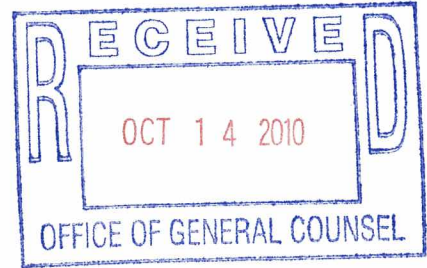
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Grace Kemp

Cooperative Shareholder



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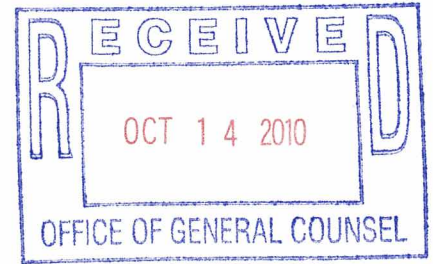
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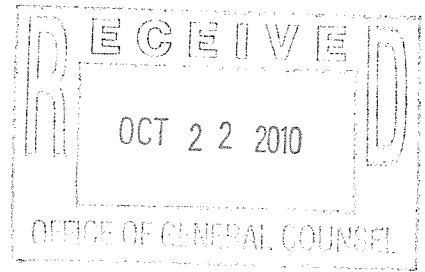
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31-70 128th #5F
Flushing NY 11354