

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

I am a cooperative shareholder residing at Clearview Gardens Corporations in Queens, NY. 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 operating account and is used for upgrades, repairs and the day to day operations. It is these funds that help middle class families and senior citizens on fixed incomes continue to live in affordable housing where they have made an investment.

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 environment we worked hard to achieve.

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Sincerely,

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Cooperative Shareholder

OFFICE: 718-352-8701

FAX 718-767-6005

MAINTENANCE: 718-352-8700 - 352-2658

California (1997)





October, 2010

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

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**Clearview** Gardens

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Sincerely,

nchili

Cooperative Shareholder



Clearview G FIRST THROUGH SIXTH CORPS.

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Cooperative Shareholder

Mr. & Mrs. William C. Seepaul 20110 19th Ave Bayside, NY 11360-1013 *Wrzt I - 4 9* FAX 718-767-6005



160-70 WILLETS POINT BLVD. P.O. Box 570337 WHITESTONE, N.Y. 11357-0337

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Geroldene B. Clonnor

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Matila Solten

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Sincerely,

Mory & Hanley

Cooperative Shareholder



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Sincerely, Vandy to Secolece

Cooperative Shareholder



Clearview Gardens FIRST THROUGH SIXTH CORPS.

> 160-70 WILLETS POINT BLVD. P.O. Box 570337 WHITESTONE, N.Y. 11357-0337

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Sincerely,

Celia Marton

Cooperative Shareholder



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Dorothen & Fluick

Cooperative Shareholder 4-192



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M. a. Ruskemich

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Jaureen a. Hunsch

Cooperative Shareholder



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Carole Judion

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Keith Burner - 3-19

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mary H. Dolan

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October, 2010

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

**Clearview Gardens** 

FIRST THROUGH SIXTH CORPS.

I am a cooperative shareholder residing at Clearview Gardens Corporations in Queens, NY. 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.

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Cooperative Shareholder



FIRST THROUGH SIXTH CORPS. 160-70 WILLETS POINT BLVD. P.O. Box 570337 WHITESTONE, N.Y. 11357-0337

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Ana Donovan 6-41

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Cooperative Shareholder



Clearview Gardens

160-70 WILLETS POINT BLVD. P.O. Box 570337 WHITESTONE, N.Y. 11357-0337

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Sincerely,

Linda Mark

Cooperative Shareholder

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Cooperative Shareholder



Clearview Gardens

160-70 WILLETS POINT BLVD. P.O. Box 570337 WHITESTONE, N.Y. 11357-0337

October, 2010

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

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zela france

Cooperative Shareholder



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My C. Joan M

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Shuley Lerstein Joseph Fierstein Cooperative Shareholder



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Sincerely, Marino Sihagni 1-126

Cooperative Shareholder



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Geraldine Russmann

Cooperative Shareholder



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Sincerely,

perpline Achagler

Cooperative Shareholder



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Cooperative Shareholder

Mr & Mrs Joseph Traver 1732 201st St Bayside NY 11360-1019


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loura Dihain

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Uniela Sambrie

Cooperative Shareholder



Clearview Gardens

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Sincerely,

y, Danne Halfarb



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Sincerely, Kose Muth Rose Kirschnen



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Sincerely, Margaret Dillman 4-158



**Clearview** Gardens FIRST THROUGH SIXTH CORPS.

> 160-70 WILLETS POINT BLVD. P.O. Box 570337 WHITESTONE, N.Y. 11357-0337

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Sincerely,

Cooperative Shareholder

OFFICE: 718-352-8701

FAX 718-767-6005

MAINTENANCE: 718-352-8700 - 352-2658



October, 2010

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Barbara Peretz - Mulael /-



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Sincerely,

Eileen Mongelli

Cooperative Shareholder

OFFICE: 718-352-8701



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Cecelia Liton

Cooperative Shareholder



Clearview Gardens

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October, 2010

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Sincerely, Barbara F Sattlick

Cooperative Shareholder

OFFICE: 718-352-8701

14 11 12



Clearview Gardens FIRST THROUGH SIXTH CORPS.

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Caroline forthman 5-79

Cooperative Shareholder



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Jule P. Bun 3-20

Cooperative Shareholder



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Sincerely,

Arra Tolverson Shareholder 5-81

Cooperative Shareholder

OFFICE: 718-352-8701



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William & Druson

Cooperative Shareholder

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FAX 718-767-6005



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October, 2010

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

I am a cooperative shareholder residing at Clearview Gardens Corporations in Queens, NY. 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.

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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 environment we worked hard to achieve.

Sincerely

Cooperative Shareholder



Clearview Gardens

160-70 WILLETS POINT BLVD. P.O. Box 570337 WHITESTONE, N.Y. 11357-0337

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Sincerely,

Phylis Tesonerel

Cooperative Shareholder

OFFICE: 718-352-8701



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tatricia Ellis

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Sincerely,

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OFFICE: 718-352-8701

FAX 718-767-6005

MAINTENANCE: 718-352-8700 - 352-2658

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Uta Maggio

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Sylvia mardel

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Daniel B. Dee



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Thomast Kerry Wantson

Cooperative Shareholder



Clearview Gardens

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Daris Potter

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Sincerel

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Sincerely,

Morlene Blaner

Cooperative Shareholder

OFFICE: 718-352-8701



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Sincerely, Mrs. Hypebeth Melkun



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Sincerely, aul linscorf

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Clearview Gardens FIRST THROUGH SIXTH CORPS. 160-70 WILLETS POINT BLVD.

P.O. Box 570337 WHITESTONE, N.Y. 11357-0337

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Victoria Dentile

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MAINTENANCE: 718-352-8700 - 352-2658

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Matthew A. Barn