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Public Comments on 2010-2011 Enterprise Affordable Housing Goals; Enterprise Book-entry Procedures:=====

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I would like to comment on the wording about seller concessions on page 7. In our real estate company, about 1/2 of the people that have bought homes would have not been able to do so without the seller paying 6% of their closing costs. If at all possible, this should not be changed.

If you are concerned about this bringing about inflated appraisals, the new appraisal guidelines in place should forestall those concerns.

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