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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 rule change proposed on page 7 concerning the lowering of the seller contribution from the current 6% to 3%. The great majority of my buyers would not have been able to close on their homes without the larger seller contribution. We need this continued contribution allowance to hope that our housing decline we have experienced will continue to improve. Reducing this one allowance will most definitely place home sells back in a declining direction. Sellers are nearly always agreeable in paying this contribution because it allows a better chance to sell their houses. Lowering from 6% to 3% will prove a big detriment to our housing sells market. Toby Cisneroz

Realtor