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

Title: 2010-2011 Enterprise Affordable Housing Goals; Enterprise Book-entry Procedures

FR Document Number: 2010-03310

Legacy Document ID:

RIN: null

Publish Date: Fri Feb 26 00:00:00 EST 2010

Submitter Info:

My wife and I are both full time realtors in San Antonio, TX. The vast majority of buyers who are making a purchase below \$200,000 need Seller assistance on closing closts. We should not reduce that as proposed on Page 7 from 6% to 3%. Not all need 6%, but it's a good cushion to have.

Many would not have been able to buy a home if it was at 3%.

Appraisers make sure the house appraises at the Sales Price, so the amount the Seller walks away with is the Sellers concern, not lawmakers concern.