

From: John Cannon - PA [John.Cannon@berkadia.com]  
Sent: Monday, June 14, 2010 9:27 AM  
To: !FHFA REG-COMMENTS  
Subject: RIN 2590-AA27

I would like to see Freddie Mac enter into the business of providing long term, fixed rate financing for Manufactured Home Communities. It's an attractive investment opportunity as MHC offers very stable income streams to the lender. The credit performance of this asset class is well above industry average.

To date, Fannie is the only GSE that provides this type of financing and some competition would be a good thing - helping drive down Note rates for our Borrowers.

John Cannon

Executive Vice President

Loan Originations and GSE Lending

Berkadia Commercial Mortgage LLC

118 Welsh Road

Horsham, PA 19044

Phone: 215-328-1396

Mobile: 215-356-8386

Berkadia Commercial Mortgage is a privately held company in which Berkshire Hathaway Inc. has a 50% ownership interest.

For more information about Berkadia Commercial Mortgage, please visit [www.berkadia.com](http://www.berkadia.com)

This message is intended for the individual or entity named above. If you are not the intended recipient, please do not read, copy, use or disclose this communication to others. Please notify the sender by reply and delete this message from your system. Thank you.

From: Brant Smith - Houston [Brant.Smith@berkadia.com]  
Sent: Monday, June 14, 2010 9:35 AM  
To: !FHFA REG-COMMENTS  
Subject: RIN 2590\_AA27

Attachments: Brant C. Smith (Brant.Smith@berkadia.com).vcf

Manufactured Housing is the only space the Freddie does not lend on and FNMA does so I would like to see Freddie Mac lend on manufactured housing.

Brant C. Smith

Senior Vice President

Manager

Mortgage Banking

Berkadia Commercial Mortgage

901 S. Mopac Expressway

Building Two, Suite 550

Austin, TX 78746

(512) 226-8702 Phone

(713) 594-0358 Cell

brant.smith@berkadia.com

Berkadia Commercial Mortgage LLC, a joint venture between Berkshire Hathaway Inc. and Leucadia National Corporation has acquired the North American loan origination and servicing operations of Capmark Financial Group Inc.

For more information about Berkadia Commercial Mortgage, please visit [www.berkadia.com](http://www.berkadia.com)

This message is intended for the individual or entity named above. If you are not the intended recipient, please do not read, copy, use or disclose this communication to others. Please notify the sender by reply and delete this message from your system. Thank you.

From: Joe Andrada - SF [Joe.Andrada@berkadia.com]  
Sent: Monday, June 14, 2010 12:51 PM  
To: !FHFA REG-COMMENTS  
Subject: RIN 2590-AA27

It is vital that Freddie Mac be allowed to provide financing for the Manufactured Housing Industry via Mobile Home Park financing. Manufactured housing "parks" provide an affordable alternative to apartment and/or single family home living. This is particularly true for low to moderate income households and retirees with limited incomes.

From a loan security point of view, I strongly believe that mobile home parks provide greater stability to mortgagees. Mobile home parks generally show lower turnover of occupancy. Income to landlords is also exceedingly more stable as non occupant owners continue paying rent to park landlords as and when home vacancy occurs.

Availability of mobile home financing provides the much needed liquidity to an underserved market. It also promulgates continued development of "parks" where low and moderate income households can live in well built and functional housing.

It is clear that the demand for affordable housing will continue. Providing liquidity to this housing sub market not only supports home ownership options but also has a secondary role of creating jobs in the mobile home manufacturing sector.

Please support the initiatives to allow Freddie Mac to enter the Mobile Home Park marketplace.

Thank you!

Joseph G. Andrada

Senior Vice President

Mortgage Banking  
CA RE Broker License #01037763

Berkadia Commercial Mortgage

595 Market Street

Suite 600

San Francisco, CA 94105

Direct 415-646-7705

Cell 415-314-9181

Fax 415-263-4249

joe.andrada@berkadia.com

Berkadia Commercial Mortgage, a privately held company in which Berkshire Hathaway Inc. holds a 50 percent ownership interest, has acquired the North American loan origination and servicing operations of Capmark Financial Group Inc.

For more information about Berkadia Commercial Mortgage, please visit [www.berkadia.com](http://www.berkadia.com).

This message is intended for the individual or entity named above. If you are not the intended recipient, please do not read, copy, use, or disclose this communication to others. Please notify the sender by reply and delete this message from your system. Thank you.

From: Brenner Daniels - OR [Brenner.Daniels@berkadia.com]  
Sent: Monday, June 14, 2010 4:55 PM  
To: !FHFA REG-COMMENTS  
Subject: RIN 2590-AA27

Good afternoon Mr. Pollard,

I am e-mailing to express my interest in Freddie Mac providing financing for manufactured housing communities.

Thank you,

Brenner Daniels

PLEASE NOTE OUR NEW ADDRESS BELOW:

Brenner Daniels  
Vice President  
Mortgage Banking

Berkadia Commercial Mortgage LLC  
520 SW Yamhill Street  
Suite 414  
Portland, Oregon 97204  
Phone: 503-228-1446  
Mobile: 503-819-2076  
Fax: 503-228-1897

Berkadia Commercial Mortgage, a privately held company in which Berkshire Hathaway Inc. has a 50 percent ownership interest, has acquired the North American loan origination and servicing operations of Capmark Financial Group Inc.

For more information about Berkadia Commercial Mortgage, please visit [www.berkadia.com](http://www.berkadia.com).

This message is intended for the individual or entity named above. If you are not the intended recipient, please do not read, copy, use or disclose this communication to others. Please notify the sender by reply and delete this message from your system. Thank you.

**From:** Thomas Toland - NY [Thomas.Toland@berkadia.com]

**Sent:** Monday, June 21, 2010 6:17 PM

**To:** !FHFA REG-COMMENTS

**Subject:** RIN 2590-AA27

Please enter the business of financing manufactured housing communities. This is an important segment of the commercial market that is routinely ignored, but benefits a lot of people.

Thanks,  
Tom Toland

Thomas Toland  
Vice President  
Mortgage Banking Group

Berkadia Commercial Mortgage LLC  
315 Park Avenue South - 18th Floor  
New York, NY 10010  
Phone: 212-358-6550  
Mobile: 646-729-6794

Berkadia Commercial Mortgage, a joint venture between Berkshire Hathaway Inc. and Leucadia National Corporation, has acquired the North American loan origination and servicing operations of Capmark Financial Group Inc.

For more information about Berkadia Commercial Mortgage, please visit [www.berkadia.com](http://www.berkadia.com).

This message is intended for the individual or entity named above. If you are not the intended recipient, please do not read, copy, use or disclose this communication to others. Please notify the sender by reply and delete this message from your system. Thank you.

**From:** Daniel Armstrong - AL [Daniel.Armstrong@berkadia.com]

**Sent:** Friday, June 25, 2010 10:45 AM

**To:** !FHFA REG-COMMENTS

**Subject:** RIN 2590-AA27

Mr. Pollard:

I would like the FHFA to reconsider its position with regard to allowing Freddie Mac to make loans on manufactured home communities. This asset class has the lowest default rate of any product that any of the agencies (or any other lender for that matter) lend against in this country. With this in mind, I feel that this move would actually result in better and safer loans for Freddie Mac's already solid multifamily lending operation. Manufactured home communities are affordable housing in the vast majority of cases and the lack of capital for this asset class (particularly for smaller owners) will ultimately hurt the tenants.

Thank you,

Dan Armstrong

Daniel S. Armstrong

Vice President

Berkadia Commercial Mortgage LLC

33 Inverness Center, Suite 150

Birmingham, Alabama 35242

Phone: (205) 991-6700, extension 8192

Mobile: (205) 276-6457

Fax: (205) 991-9101

E-mail: [daniel.armstrong@berkadia.com](mailto:daniel.armstrong@berkadia.com)

Berkadia Commercial Mortgage is a joint venture between Berkshire Hathaway Inc. and Leucadia National Corporation. For more information about Berkadia Commercial Mortgage, please visit [www.berkadia.com](http://www.berkadia.com).

This message is intended for the individual or entity named above. If you are not the intended recipient, please do not read, copy, use, or disclose this communication to others. Please notify the sender by reply and delete this message from your system. Thank you.