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Sent: Wednesday, July 21, 2010 2:52 AM
To: !FHFA REG-COMMENTS
Cc: Kenneth Joyce Squier
Subject: RIN2590AA27

It has come to my attention that the Federal Government is considering some regulations for Both Freddie Mac and Fannie Mae that would greatly impact financing for Manufactured Homes which are purchased and placed on LEASED LOTS; by Seniors and other Low Income persons desiring to maintain their independence and do so at a lower cost. FHA financing is very important to those of us who already live in a 55 plus community and might of necessity, need to sell. If a potential buyer is unable to get financing, Sellers such as My wife and I would be left with a property we cannot sell for a reasonable amount to recover our investment.

If we are unable to recover our investment, we would be left with no choice but to rely on Government Housing for a place to live while abandoning our home. This would substantially impact the federal budget negatively and for very poor reason. Please rewrite the regulations to include financing for Manufactured Homes that will be located on Leased Land.

Secondly, We need funding in our Manufactured Home Communities to provide for the Organizing or Home Owners Associations all across America to help us Preserve Our Communities. (POC) All across America, these communities offer a low cost way for people with lower incomes to maintain a home and at No Cost to Federal, State, County and Local Governments. Once the HOA's are organized, everything else discussed in this Email are Revenue Neutral; something that is badly needed in this Age of High Deficits. THANK YOU FOR YOUR HELP, John Patterson

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