

From: Bob Lesko [Bob@denmarkmanagement.com]
Sent: Tuesday, July 20, 2010 3:38 PM
To: !FHFA REG-COMMENTS
Subject: RIN 2590-AA27

From: shelbyredd@comcast.net [mailto:shelbyredd@comcast.net]
Sent: Tuesday, July 20, 2010 2:54 PM
To: Alfred M. Pollard
Subject: RIN 2590-AA27

To Whom It May Concern:

After reading the proposed "duty to serve" guidelines, I can see why you are leaving out people who live in "Trailer Parks". I'd be willing to bet a quarter that none of you live in trailers, even on your own land. So it's mighty nice of you to include manufactured housing at all. Nobody wants to do business with "trailer park trash", and I can only guess that that is why people who live in manufactured home communities are being left out of the "duty to serve" guidelines. Instead of covering it up and wasting a lot of words about unsecured property and the like, just go back to those "good ole days" when only property owners could vote in this country. That was so much simpler than saying we don't want black people and women to vote. As yet "trailer park trash" is not recognized as a class of people who can be discriminated against, so just go ahead and say it.

As far as being too difficult to monitor or to insure that lending is being done appropriately - again, I agree with you. If it is any more complicated to do community lending than these tentative requirements for manufactured homes on land, most of the folks who want to or can only afford to live in parks would die of old age before the loan would go through anyway.

You guys are doing a great job. You have defined a segment of our population that does not deserve to get a loan. I just think it would be more honest if you spelled it out rather than continuing to beat around the bush. Not very many people are as smart as you guys, and us dumb average joes can't always see the forest for the trees. A lot of us are too dumb to understand that this is really the government's plan to eradicate trailer park trash from the face of the earth. If you can't get a loan to buy a trailer, pretty soon there won't be any trailer parks. No trailer parks = no trailer park trash. Somebody up there is a genius.

Let me help you word the new guideline regarding no duty to serve trailers in parks.. "Trailer park trash is not covered by our duty to serve clause. Trailer park trash is defined as any person unable to buy a REAL home. They have no rights as far as we are concerned. Case closed."

Have a nice day, and keep up the good work. It's always facinating to see big government in action.

Rick Cook

P. O. Box 46117
Mt. Clemens, MI 48046