

From: Louis Rubin [louisrubin@aol.com]

Sent: Monday, July 19, 2010 2:31 PM

To: !FHFA REG-COMMENTS

Subject: RIN 2590-AA27

Mr. Alfred M. Pollard, General Counsel

Federal Housing Finance Agency

1700 G Street, N.W. Fourth Floor

Washington, DC 20552

-
Re: Duty to Serve Manufactured Housing Industry RIN 2590-AA27

Dear Mr. Pollard:

I am one of the almost 11 million people who own and live in a manufactured home and reside in a manufactured home land-lease community. Please consider this letter as a response to the Enterprise Duty to Serve Underserved Markets Notice of Proposed Rule Making and Request for Comments (RIN 2590-AA27) released June 7, 2010 by the Federal Housing Finance Agency (FHFA).

In its proposed rule, the FHFA indicates that it will not consider supporting manufactured home personal property loans. I am adversely affected by this proposal. Manufactured housing is a key segment of the housing market. Without manufactured housing, millions of families would not even have access to the American goal –and dream – of owning a single-family home. FHFA's initial decision to exclude personal property lending considerations from the government-sponsored enterprises' (GSEs) duty to serve denies millions of Americans the opportunity for homeownership.

Access to a personal property loan is already very difficult to obtain, so participation by the GSEs in this market is critical not only to ensure opportunities for homeownership, but also to provide financing for buyers when existing homeowners need to sell their homes. Market values for resale manufactured homes are severely depressed today because of the lack of available financing, and many families like mine have been hurt as a result. In many cases, families that needed to move for family, health, job, or economic reasons have been unable to sell their homes at any price due to the lack of available financing. **Denying us financing opportunities is unfair and can severely reduce the value of my home. It can destroy equity many have worked so hard to build.**

As a taxpayer, I appreciate the concerns raised by FHFA to ensure the GSEs remain economically viable institutions and that adequate consumer protections are in place. But FHFA and the GSEs also have an obligation to serve manufactured housing and the 10.8 million Americans that currently reside in manufactured home land-lease communities. I believe the manufactured housing industry stands ready to address personal property lending issues identified by FHFA in the proposed rule in a substantive and productive manner that results in economically viable programs that also serve these woefully underserved markets.

The proposal by FHFA fails to serve the families who enjoy the benefits and the ability to live in manufactured homes and manufactured home communities. As a manufactured homeowner, I urge FHFA to amend its proposed rule to also consider manufactured home personal property loans as part of the GSEs duty to serve.

Thank you for your consideration of these comments.

Sincerely,

Louis Rubin
2906 Pier Drive
Ruskin, FL 33570

From: Gary and Jan [garynjan@tampabay.rr.com]
Sent: Tuesday, July 20, 2010 7:52 AM
To: !FHFA REG-COMMENTS
Subject: RE: Duty to Serve Manufactured Housing Industry RIN 2590-AA27

Importance: High

Attachments: Resident Letter to FHFA.doc

Mr. Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
1700 G Street, N.W. Fourth Floor
Washington, DC 20552
EMAIL: RegComments@fhfa.gov
Subject Line: RIN 2590-AA27

Re: Duty to Serve Manufactured Housing Industry RIN 2590-AA27

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Sincerely and Proudly American voting citizens,

Gary and Janet Fisher
3517 Blue Lagoon Drive
Ruskin, FL 33570
813-641-8585
garynjan@tampabay.rr.com

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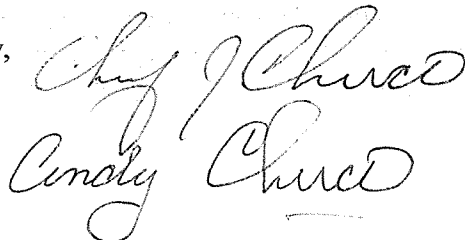
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Cindy Churo

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*Dawn Klingensmith
James Klingensmith*

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Amanda A. Traver
2038 Bayou Dr. S.
Ruskin, Fl. 33570

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Barbara Silverberg
Robert T. Silverberg

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Edward Fagan
Joanne Fagan

3502 Hayes Bayou Dr
Roslin, FL
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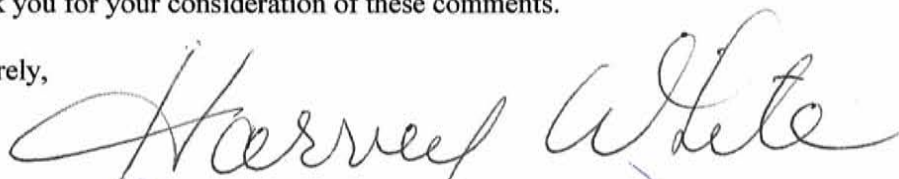
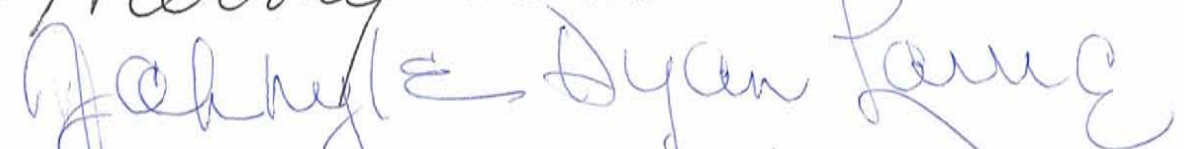
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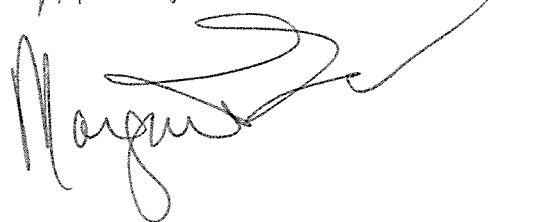
Sincerely,

John J Tunney

7-20-10



3522 Hayes Bayou Dr
Dublin, IA 22520

MARGARET TUNNEY


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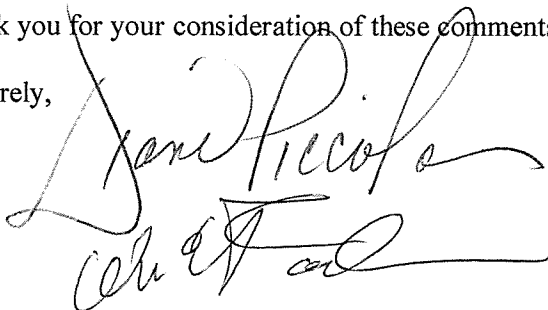
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As a taxpayer, I appreciate the concerns raised by FHFA to ensure the GSEs remain economically viable institutions and that adequate consumer protections are in place. But FHFA and the GSEs also have an obligation to serve manufactured housing and the 10.8 million Americans that currently reside in manufactured home land-lease communities. I believe the manufactured housing industry stands ready to address personal property lending issues identified by FHFA in the proposed rule in a substantive and productive manner that results in economically viable programs that also serve these woefully underserved markets.

The proposal by FHFA fails to serve the families who enjoy the benefits and the ability to live in manufactured homes and manufactured home communities. As a manufactured homeowner, I urge FHFA to amend its proposed rule to also consider manufactured home personal property loans as part of the GSEs duty to serve.

Thank you for your consideration of these comments.

Sincerely,



David Piccola
CEO of F&F

2438 Pier Dr
Roskin, FL 33570

Mr. Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
1700 G Street, N.W. Fourth Floor
Washington, DC 20552
EMAIL: RegComments@fhfa.gov
Subject Line: RIN 2590-AA27

Re: Duty to Serve Manufactured Housing Industry RIN 2590-AA27

Dear Mr. Pollard:

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Sincerely,

Maria Amarel
Daniel Amarel
2512 Pier Dr
Roskin, FL 33570

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Federal Housing Finance Agency
1700 G Street, N.W. Fourth Floor
Washington, DC 20552
EMAIL: RegComments@fhfa.gov
Subject Line: RIN 2590-AA27

Re: Duty to Serve Manufactured Housing Industry RIN 2590-AA27

RIVERSIDE CLUB

Dear Mr. Pollard:

I am one of the roughly 10.8 million people who own and live in a manufactured home and reside in a manufactured home land-lease community, and I am sending this letter on behalf of the [/] Community Homeowners' Association, which represents [857] owners of manufactured homes in our community. Please consider this letter as a response to the Enterprise Duty to Serve Underserved Markets Notice of Proposed Rule Making and Request for Comments (RIN 2590-AA27) released June 7, 2010 by the FHFA.

In its proposed rule, FHFA indicates that it will not consider supporting manufactured home personal property loans. Our HOA members and I are adversely affected by this proposal. Manufactured housing is a key segment of the housing market. Without manufactured housing, millions of families would not even have access to the American goal –and dream – of owning a single-family home. FHFA's initial decision to exclude personal property lending considerations from the GSEs' duty to serve denies millions of Americans the opportunity for homeownership.

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The proposal by FHFA fails to serve the families who enjoy the benefits and the ability to live in manufactured homes and manufactured home communities. As a manufactured homeowner, and on behalf our HOA members, I urge FHFA to amend its proposed rule to also consider manufactured home personal property loans as part of the GSEs duty to serve.

Thank you for your consideration of these comments.

Sincerely,

Charles W. Hoyt

[Name]

Riverside Club

President, [Community Name] Homeowners Association

1905 Bayou Dr N.
Ruskin FL 33570

Mr. Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
1700 G Street, N.W. Fourth Floor
Washington, DC 20552
EMAIL: RegComments@fhfa.gov
Subject Line: RIN 2590-AA27

Re: Duty to Serve Manufactured Housing Industry RIN 2590-AA27

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Sincerely,

Charles N. Hoyt
1905 Bayou Dr N.
Roskin FL 33570

July 20, 2010

SAM P. RISCILE
SHIRLEY ANN RISCILE
3813 BOARDWALK PL.
RUSKIN, FL 33570

Lot # 1520

Mr. Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
1700 G Street, N.W. Fourth Floor
Washington, DC 20552
EMAIL: RegComments@fhfa.gov
Subject Line: RIN 2590-AA27

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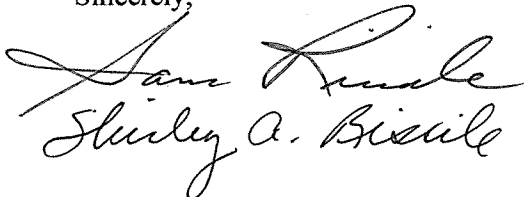
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Shirley A. Riscile

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Federal Housing Finance Agency
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Washington, DC 20552
EMAIL: RegComments@fhfa.gov
Subject Line: RIN 2590-AA27

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2418 PIER DR.
RUSKIN, FLA.
33570

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1700 G Street, N.W. Fourth Floor
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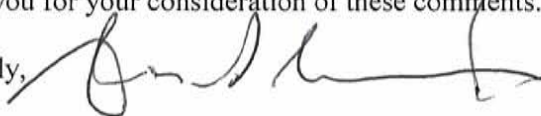
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2105 Bayou Dr S
Ruskin, FL 33570

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EMAIL: RegComments@fhfa.gov
Subject Line: RIN 2590-AA27

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Sincerely,



William Troeber
3411 Hayes Bayou Drive
Ruskin, FL 33570

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Federal Housing Finance Agency
1700 G Street, N.W. Fourth Floor
Washington, DC 20552
EMAIL: RegComments@fhfa.gov
Subject Line: RIN 2590-AA27

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Sincerely,

George Anderson
Cornie Anderson
3604 Blue Lagoon
Ruskin FL 33570

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Federal Housing Finance Agency
1700 G Street, N.W. Fourth Floor
Washington, DC 20552
EMAIL: RegComments@fhfa.gov
Subject Line: RIN 2590-AA27

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Sincerely,

Robert C VanderVeen
Robert C VanderVeen
1907 Pier Dr.
Rushton, FL 33881

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Federal Housing Finance Agency
1700 G Street, N.W. Fourth Floor
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Irene Vanderveen
1907 Pier Dr.
Rusken, FL 33570

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Federal Housing Finance Agency
1700 G Street, N.W. Fourth Floor
Washington, DC 20552
EMAIL: RegComments@fhfa.gov
Subject Line: RIN 2590-AA27

Re: Duty to Serve Manufactured Housing Industry RIN 2590-AA27

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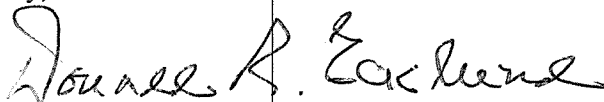
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3925 DOCKERS DR
RUSKIN, FL. 33570

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Sincerely,

Rita Saccoliti
2131 Pier Dr
Roskin FL 33570

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Raydick C. Smith
2122 Piers Dr.
Ruskin, Fla. 33570

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Robert Travers
Marie Travers
3430 Hayes Bayou Dr
Ruskin FL 33570

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Federal Housing Finance Agency
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J Kevin Kelly
Mary Kelly
3505 Blue Lagoon Dr
Ruskin, FL 33570

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Anastasia Kohler
3915 Dockers Dr
Ruskin FL 33570

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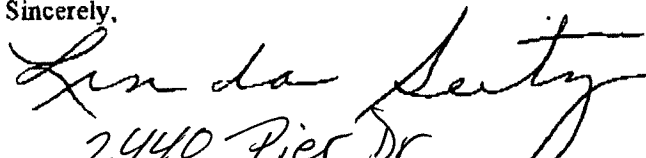
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Linda Seitz
2440 Pier Dr
Roskin FL 33570

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John R. Lewis, Jr.
Willa M. Lewis
2145 Bayou Dr S.
Ruskin FL 33570

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2805 Pier Drive
Ruskin, FL.
33570

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Martha Bosco
2805 Pier Drive
Ruskin, Fl.
33570

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Federal Housing Finance Agency
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Thank you for your consideration of these comments.

Sincerely,

Bill & Kathy King
2007 Pier Dr.
Ruskin, Florida 33570

Mr. Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
1700 G Street, N.W. Fourth Floor
Washington, DC 20552
EMAIL: RegComments@fhfa.gov
Subject Line: RIN 2590-AA27

Re: Duty to Serve Manufactured Housing Industry RIN 2590-AA27

Dear Mr. Pollard:

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Sandra J. Ottino
2431 Pier Dr
Ruskin FL 33570

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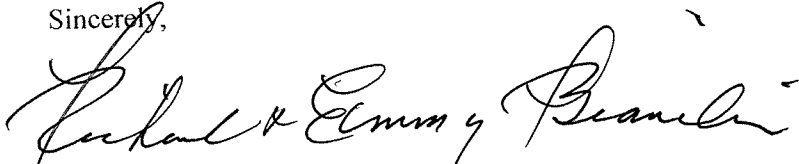
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2104 Saugras La
Fuskin, Fl. 33520

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Jo Anne Reilly
Robert E Reilly
3503 Blue Lagoon Dr
Roskin FL 33570

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Louis + Rebecca Bixby
2413 Pier Drive
Runkin, FL. 33570

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Charles & Elaine McCurry
2031 Bayou Dr S.
Ruskin, FL 33570

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Mr & Mrs. Robert F. Redhouse
3607 Hayes Bayan Dr
Ruskin Fl. 33570

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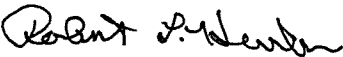
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3932 DOCKERS DR.
ROCKIN FL, 33570

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Federal Housing Finance Agency
1700 G Street, N.W. Fourth Floor
Washington, DC 20552
EMAIL: RegComments@fhfa.gov
Subject Line: RIN 2590-AA27

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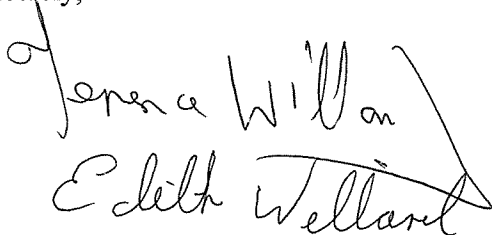
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Edith Wellard

2432 PIEN DRIVE, MUSKIE FL 33570

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2001 P13N DRIVE NW SKIN FL 33570

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*2115 Bayou Dr. S.
Roskin, FL 33570*

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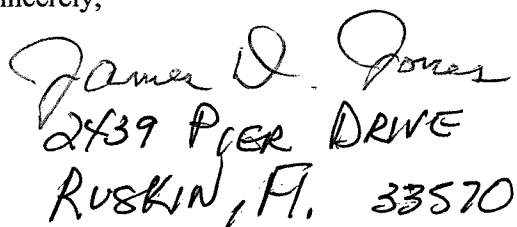
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Sincerely,


2439 PUEB DRIVE
RUSKIN, FL. 33570

Mr. Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
1700 G Street, N.W. Fourth Floor
Washington, DC 20552
EMAIL: RegComments@fhfa.gov
Subject Line: RIN 2590-AA27

Re: Duty to Serve Manufactured Housing Industry RIN 2590-AA27

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Sincerely, *Winifred L. Lawrence*
Byron Lawrence Jr
2107 Sawgrass Ln
Fuskin, FL 33570

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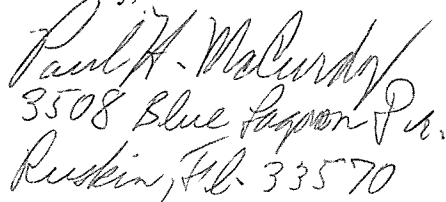
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Paul H. MacCurdy
3508 Blue Lagoon Dr.
Ruskin, FL 33570

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ALFRED J. LYNCH JR
1917 BAYOU DR N
RUSKIN, FL 33570
RIVERSIDE GOLF + BOAT CLUB

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Federal Housing Finance Agency
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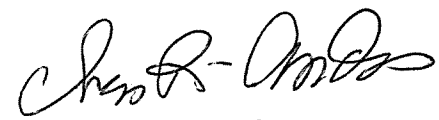
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1909 YIELD DRIVE
RUSKIN FL 33570

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Davis J. Snard
2128 Sawgrass Ln
Roslin, FL 33570

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William H. Delmonico
3834 Boardwalk Place
Ruskin, FL 33570

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Riverside, CA 92576

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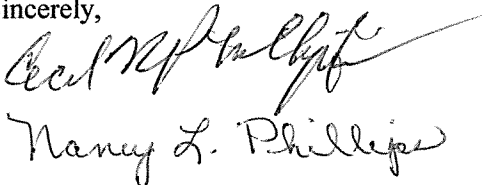
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Nancy L. Phillips

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Sincerely,  7/19/10

Mr. Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
1700 G Street, N.W. Fourth Floor
Washington, DC 20552
EMAIL: RegComments@fhfa.gov
Subject Line: RIN 2590-AA27

Re: Duty to Serve Manufactured Housing Industry RIN 2590-AA27

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James & Monica Velando

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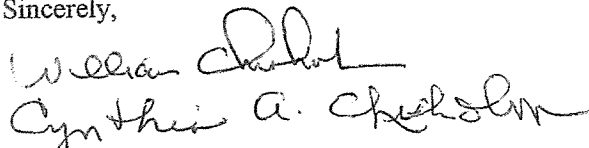
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Cynthia A. Chesholm

2202 Pier Drive
Ruckw, RI 03570

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3936 Dockers Dr
Ruskin, FL 33570

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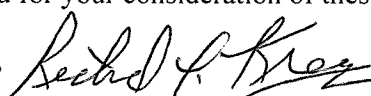
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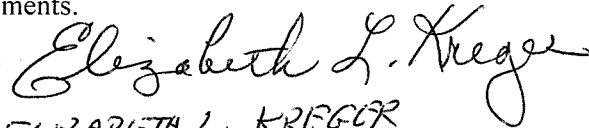
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RICHARD C. KREGGER
2128 PIER DR,
RUSKIN, FL 33570


ELIZABETH L. KREGGER

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John W. Jenkins
2443 Pier Drive
Ruskin, FL 33570

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Federal Housing Finance Agency
1700 G Street, N.W. Fourth Floor
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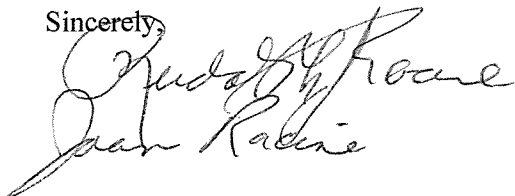
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Ruskin FL 33570

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3417 Hayes Bayou Dr
Ruskin, FL 33570

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Roskin FL 33570

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Sincerely,


2104 BAYOU DR. S
RUSKIN, FL 33570

Mr. Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
1700 G Street, N.W. Fourth Floor
Washington, DC 20552
EMAIL: RegComments@fhfa.gov
Subject Line: RIN 2590-AA27

Re: Duty to Serve Manufactured Housing Industry RIN 2590-AA27

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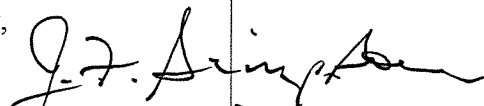
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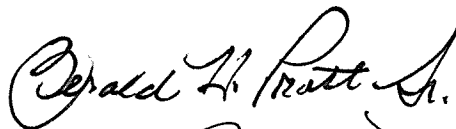
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Sincerely,


STEPHEN A. GUADLI


DONNA M. GUADLI

2416 Pier Dr
Ruskin FL 33570

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Federal Housing Finance Agency
1700 G Street, N.W. Fourth Floor
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EMAIL: RegComments@fhfa.gov
Subject Line: RIN 2590-AA27

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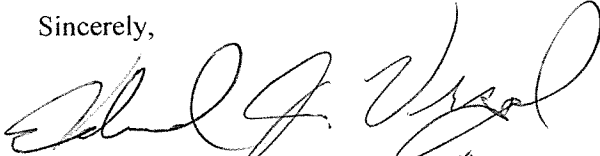
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Ruskin, FL 33570

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Donna N. Urzal
(Donna N. VRZAL)
3516 Blue Lagoon Dr.
Leesken, FL 33570

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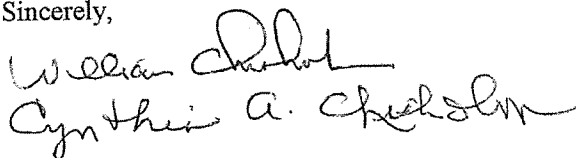
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Cynthia A. Chesholm

2202 Pies Drive
Rusk, TX 75080

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Sharon Atwater
3927 DOCKERS DRIVE
RUSKIN, FL 33576

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Mr + Mrs Pablo and Veria
3532 Hayes Bayou Dr.
Luskin, Florida 33570

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John & Heidi Shryock
1901 Pier Drive
Ruskin, FL 33570

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James P. Knause
2901 Pier Dr
Roskin, FL 33570

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Judith M. Sitzer
3604 97th Ave SE
Lusker, FL 33570

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Sincerely,

Mercedes Wiley
2130 Sawgrass Ln.
Buckin Fl 33570

Mr. Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
1700 G Street, N.W. Fourth Floor
Washington, DC 20552
EMAIL: RegComments@fhfa.gov
Subject Line: RIN 2590-AA27

Re: Duty to Serve Manufactured Housing Industry RIN 2590-AA27

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3603 BLUE LAGOON DRIVE
RUSKIN, FL 33570

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Sincerely,


Richard A. Cohee

*** Richard A. Cohee Sr. ***
*** 2004 Pier Dr. ***
*** Ruskin, FL 33570-6149 ***

7/19/10

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Ruskin, FL, 33570

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Jully S. Beck

3605 Hayes Bayou Dr
Ruskin FL 33507

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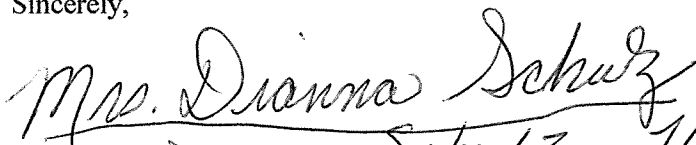
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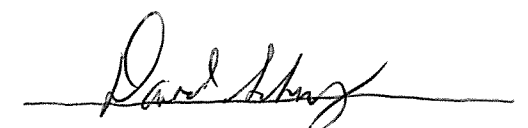
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DIANNA SCHULZ 7/19/10


DAVID SCHULZ 7/19/10

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Donald J Hager
2428 Pier Dr.
Ruskin, FL 33570

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Leslie A. Williams Hager

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CARL T. MICHAEL
3913 DOCKERS
DUNSTON, FL 33570



JAYANN S. MICHAEL
3913 DOCKERS
DUNSTON, FL 33570

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Mary Chin

Mary Chin
3305 HAYES BAYOU
RUSKIN FL.
33570

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Access to a personal property loan is already very difficult to obtain, so participation by the GSEs in this market is critical not only to ensure opportunities for homeownership, but also to provide financing for buyers when existing homeowners need to sell their homes. Market values for resale manufactured homes are severely depressed today because of the lack of available financing, and many families like mine have been hurt as a result. In many cases, families that needed to move for family, health, job, or economic reasons have been unable to sell their homes at any price due to the lack of available financing. **Denying us financing opportunities is unfair and can severely reduce the value of my home. It can destroy equity many have worked so hard to build.**

As a taxpayer, I appreciate the concerns raised by FHFA to ensure the GSEs remain economically viable institutions and that adequate consumer protections are in place. But FHFA and the GSEs also have an obligation to serve manufactured housing and the 10.8 million Americans that currently reside in manufactured home land-lease communities. I believe the manufactured housing industry stands ready to address personal property lending issues identified by FHFA in the proposed rule in a substantive and productive manner that results in economically viable programs that also serve these woefully underserved markets.

The proposal by FHFA fails to serve the families who enjoy the benefits and the ability to live in manufactured homes and manufactured home communities. As a manufactured homeowner, I urge FHFA to amend its proposed rule to also consider manufactured home personal property loans as part of the GSEs duty to serve.

Thank you for your consideration of these comments.

Sincerely,

Ronald + Margaret Howard
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