

From: Joyce Koldys [jkoldys@hometownamerica.net]
Sent: Tuesday, July 20, 2010 10:34 AM
To: !FHFA REG-COMMENTS
Subject: Re: duty to serve Manufactured Housing Industry RIN 2590-AA27

Attachments: FHFA Letters 11-18.pdf

Dear Mr. Pollard,

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

Attached please see letters from residents in our Manufactured Home community in Boynton Beach, FL. This 55+ community of residents is encouraging support of the rule to include Manufactured Home Personal Property Loans as part of the GSE's duty to serve.

Thank-you for your attention to and consideration of the residents comments in this matter.

Terry E. & Joyce A. Koldys
Community Manager
Hometown America
Sunny South Estates
Tel:1-561-732-1703
Fax:1-312-205-1326
Cell:1-561-702-8079

Smile Frequently ;o) ;o) ;o)

Your's may be the only smile someone sees today.

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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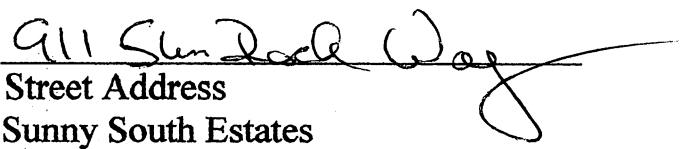
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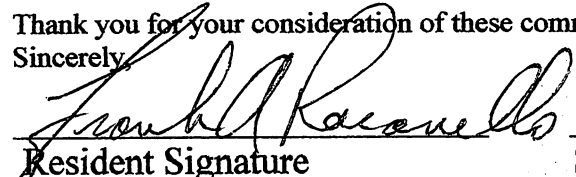
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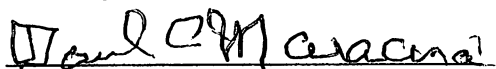
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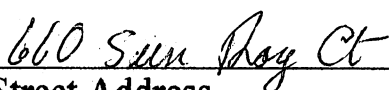
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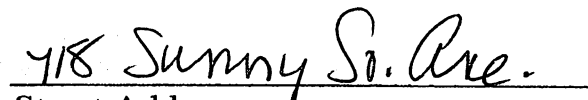
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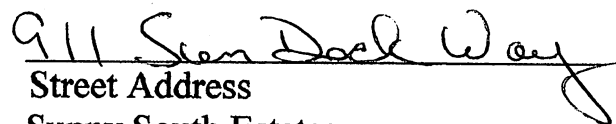
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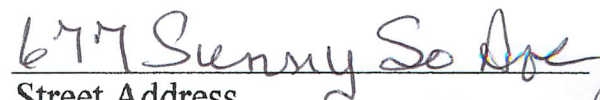
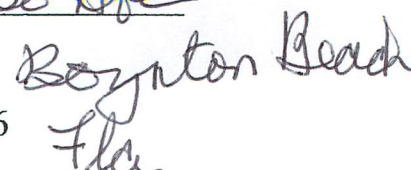
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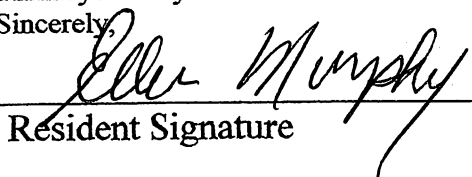
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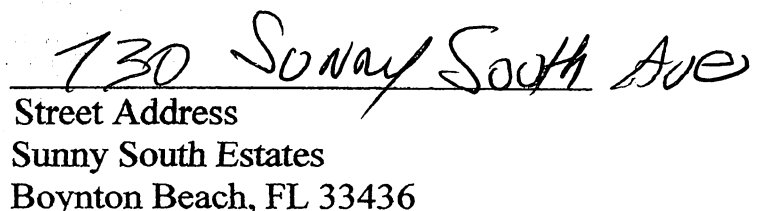
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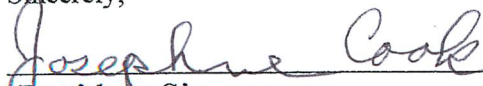
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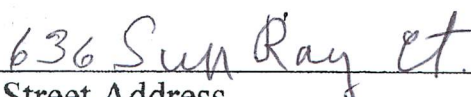
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Boynton Beach, FL 33436

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

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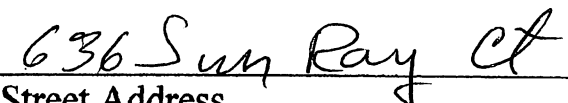
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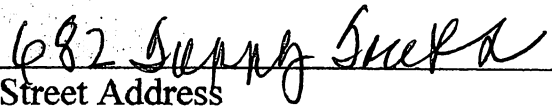
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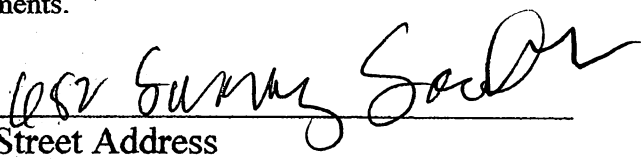
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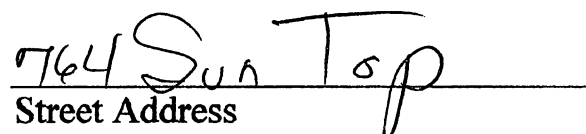
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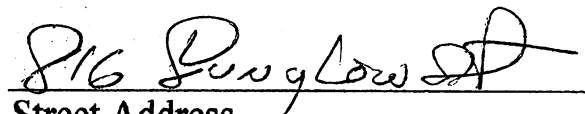
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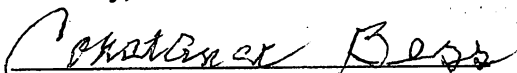
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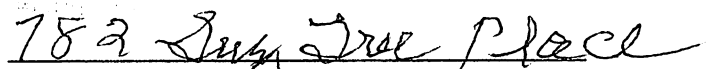
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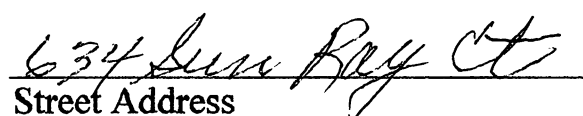
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Boynton Beach, FL 33436

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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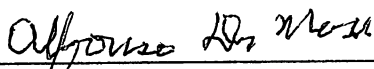
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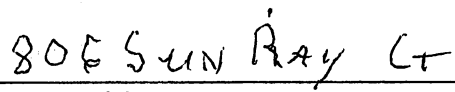
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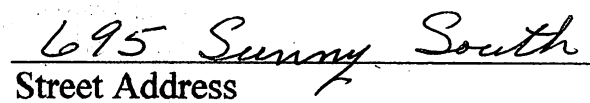
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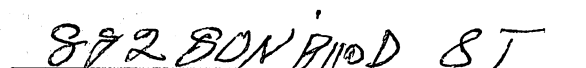
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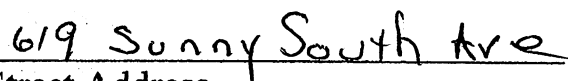
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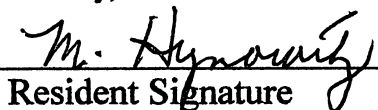
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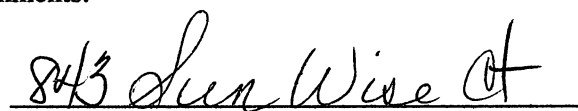
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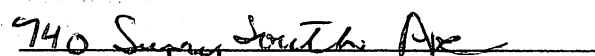
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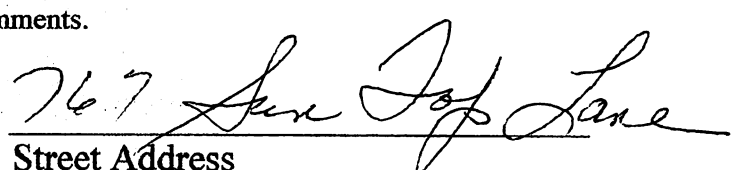
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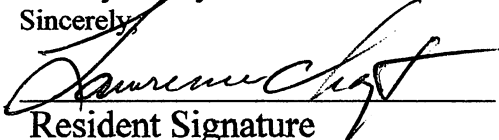
Access to a personal property loan is already very difficult to obtain, so participation by the GSEs in this market is critical not only to ensure opportunities for homeownership, but also to provide financing for buyers when existing homeowners need to sell their homes. Market values for resale manufactured 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,


Resident Signature

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