

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

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

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. 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. 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 GSEs' duty to serve denies millions of Americans the opportunity for homeownership.

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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.

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Thank you for your consideration of these comments.

Sincerely,

A handwritten signature in blue ink that reads "Brian Watts". The signature is written in a cursive style and is followed by a long horizontal line.

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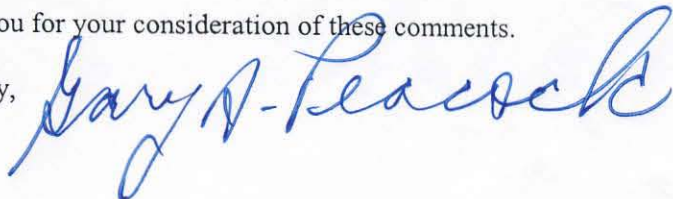
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Sincerely,

Albert and Rita Holloway  
1844 Monticello Drive  
Naples, FL 34110

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 Judith J. Peacock

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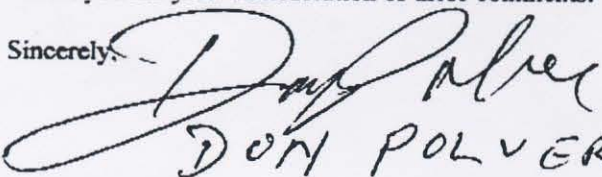
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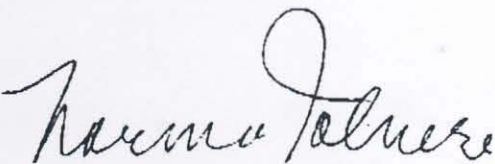
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Sincerely,

*Suzanne + Lynn Warren*  
*1901 Cape Hatteras Dr.*  
*Naples, Fl. 34110*



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1406 Gulf Coast Drive  
Naples, FL 34110  
July 21, 2010

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Robert L Manierre

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Barbara and Patrick Wolf  
1016 Plymouth Rock  
Naples, FL 34110

Patrick E. Wolf  
(574) 210-0395