

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:

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,



Name: ELAINE MARCHETTI

Grande Woods North Manufactured Home Community Resident

Address: 316 GRANDE BLVD.
RIO GRANDE, MT 08242

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Name: 
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Address: 325 Grande Woods
Rio Rancho, N.M. 8242

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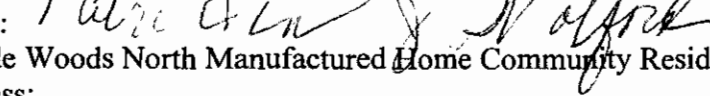
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Address:

333 Grande Blvd
Rio Grande, NJ 08242

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Sincerely,

Name: *Mrs. Beraldine O'Connor*
Grande Woods North Manufactured Home Community Resident
Address: *336 Grande Blvd.
Rio Grande, New Jersey 08042*

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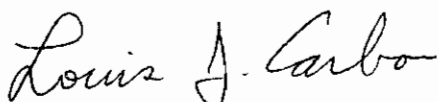
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340 GRANDE BLVD

R10 GRANDE, NJ 08242

609-465-4772

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Address: 342 Grande Boulevard
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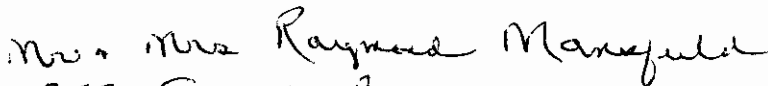
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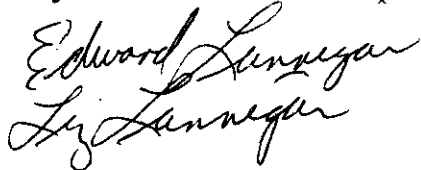
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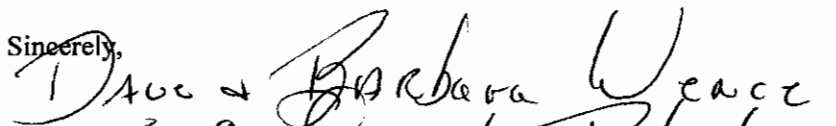
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Grande Woods North Manufactured Home Community Resident
Address: 360 GRANDE BLVD
RID GRANDE, NJ, 08242

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:

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.

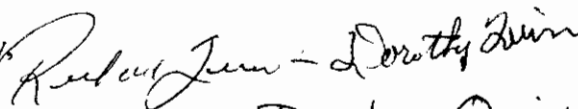
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Thank you for your consideration of these comments.

Sincerely, 

Name: RICHARD, AND DOROTHY QUIN
Grande Woods North Manufactured Home Community Resident

Address: 562 GRANDE BLVD
RIO GRANDE, NJ 08242

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Name:

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Address:

366 Grande Blvd
Rio Grande, NJ 08242

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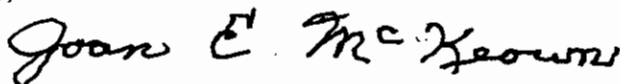
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Sincerely,

Name: *Matthew Wnek*
Grande Woods North Manufactured Home Community Resident
Address: *370 Grande Blvd
Rio Grande, NJ 08242*

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Sincerely, *Minnie Marchetti*

Name: *Minnie Marchetti*
Grande Woods North Manufactured Home Community Resident
Address: *373 Grande Blvd*
Rio Grande, N.J. 08242

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Sincerely,

Name: *Nicholas J. Visconti*
Grande Woods North Manufactured Home Community Resident
Address: *374 GRANE BLVD.
Rio GRANDE, N.J. 08242*

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Sincerely, 

Name: *William T. Cullen*
Grande Woods North Manufactured Home Community Resident

Address: *376 Grande Blvd
Grande Woods Mobile Home Park
Rio Grande N.M. 08242*

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Federal Housing Finance Agency
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Sincerely,

Cenna Leahy LOT 382 GRANDE BLVD. N.J. 08246

Name:

Grande Woods North Manufactured Home Community Resident

Address:

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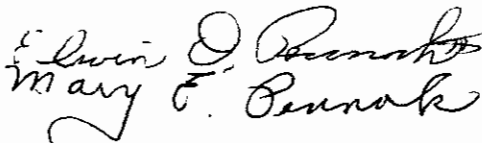
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Sincerely, 
Mary F. Pennak

Name:

Grande Woods North Manufactured Home Community Resident

Address: 386 Grande Boulevard
R.0 Grande, NJ 08242

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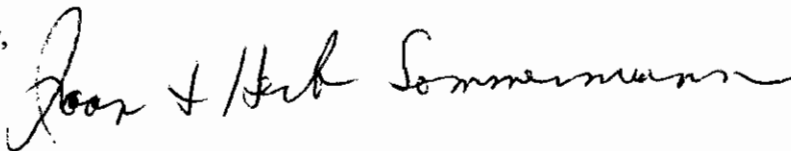
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387 GRANDE BLVD
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Sincerely, 

Name: *BARBARA A. KLEPASKI*
Grande Woods North Manufactured Home Community Resident
Address: *389 GRANDE BLVD.*
RIO GRANDE N.J. 08242

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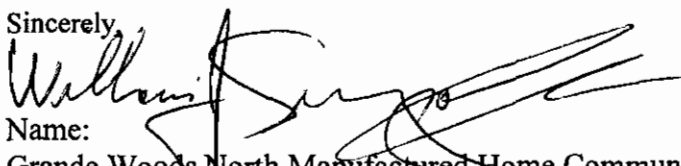
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Sincerely

Name:

Grande Woods North Manufactured Home Community Resident

Address:


390 GRANDE WOODS
RIO GRANDE NJ 08242

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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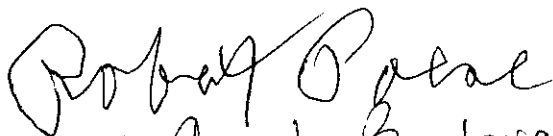
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Address:

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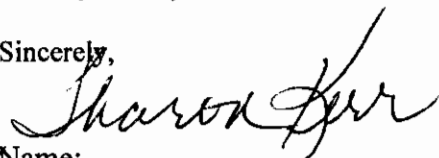
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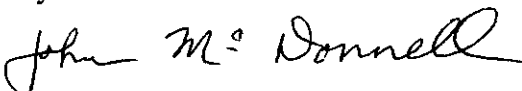
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Name: JOHN M. DONNELL
Grande Woods North Manufactured Home Community Resident
Address: 324 GRANDE BLVD.

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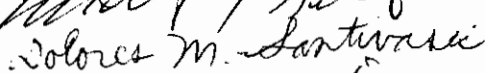
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Dolores M. Santivasec

Name:

Michael & Dolores M. Santivasec

Grande Woods North Manufactured Home Community Resident

Address: 348 Grande Blvd.

Rio Grande N.J.

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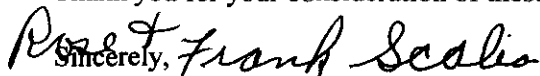
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Hazel B. Graham

314 Grande Blvd

R10 Grande NJ 08242

609-463-1166

3h9s@comcast.net

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7/19/2010

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Thank you for your consideration of these comments.

Sincerely,

Mrs. Cecilia McQuigan

Name:

Grande Woods North Manufactured Home Community Resident

Address:

*377 Grande Blvd.
Rio Grande, N.J. 08242*

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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Name:

EDWARD J. SCHAIBLE

Address:

345 GRANDE BLVD
RIO GRANDE NJ 08242

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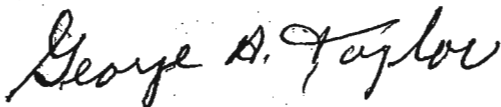
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Name:

Grande Woods North Manufactured Home Community Resident

Address:

385 Grande Blvd,

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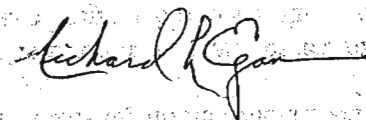
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Sincerely,



Name: *RICHARD L. EGAN*
Grande Woods North Manufactured Home Community Resident

Address: *303 GRANDE BLVD*
RIO GRANDE, NEW JERSEY, 08242

From: kpennington1@comcast.net
Sent: Thursday, July 22, 2010 3:51 AM
To: !FHFA REG-COMMENTS
Subject: RIN2590-AA27

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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Sincerely,

James and Kathleen Pennington
#403 Grande Blvd.
Rio Grande, NJ 08242
A Manufactured Home Community

GRANDE WOODS NORTH, LLC
301 Grande Boulevard ♦ Rio Grande, NJ 08242
Telephone: 609-465-7039 ♦ Fax: 609-463-0296
Email: gwmhpl@aol.com
Website: www.grandewoods.net

July 19, 2010

To All Grande Woods North Residents:

I received the following email (in italics type below) from the New Jersey Manufactured Housing Association requesting assistance from our residents in order to encourage the Federal Housing Finance Agency to include personal property loans in federal legislation for the duty to serve under-served markets. The NJMHA is an organization that supports manufactured home communities by being aware of the laws/rules regarding manufactured homes and manufactured home communities, and they do their best to keep the community owners/operators aware of changes to the laws/rules, especially those that may adversely affect manufactured home communities and their residents.

As many of you probably are aware, it is difficult for buyers to obtain loans for manufactured homes, especially older/used homes, since many financing institutions do not offer loans for manufactured homes. The NJMHA is requesting your help in the matter of personal property federal legislation by asking you to sign and forward/send the enclosed letter to Alfred M. Pollard, General Counsel of the Federal Housing Finance Agency. If you agree with the statements in the letter and are able, please consider doing so as the NJMHA feels that letters from manufactured home community residents will have a great impact. As noted below, the deadline for the FHFA to receive the letters is July 22nd; consequently, time is of the essence. If you are unable to email/mail the letter yourself, please sign the enclosed letter and return it to me before July 22nd, and I will forward the signed letters to the FHFA per the request of NJMHA.

Email from NJMHA:

WE NEED YOUR HELP !

Personal Property Loans are not being included in federal legislation for the Duty to Serve Underserved Markets. NJMHA and other manufactured housing associations across the country have been contacting legislators and the Federal Housing Finance Agency asking them to include personal property loans.

We need the strength of numbers behind this...please distribute a copy of the attached letter to your residents. You can distribute this letter to your community staffs, and ask them to print copies and either go door to door, call residents, or ask residents that come into the office to sign the letter and staff will scan them and email them using the following information:

EMAIL: RegComments@fhfa.gov

Subject Line: RIN 2590-AA27

The deadline to have these letters in is July 22. We recognize this may be a challenge - but anything you can do would be significant.

Thank you for your consideration.

Sincerely,


Kimberly J. Nardy, Manager

kjn

Enclosure

(Letter emailed to residents with registered email addresses as PDF and also as Word document on 7/16/10 and hand-delivered to GWN addresses on 7/19/10)

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

Sincerely, *Thomas E. Campbell*

Name: *THOMAS E. CAMPBELL*
Grande Woods North Manufactured Home Community Resident
Address: *320 GRANDE BLVD,*