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

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Vax to: John Leo Callett

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Carolyn Chandler-RAAM

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BSON E SUPTEMEN AVE #354 MESA AZ ES 209

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July 21, 2010

Mr. Alfred M. Pollard, General Counsel Federal Housing Finance Agency 1700 G Street, N.W. Fourth Floor Washington, DC 20552

EMAIL: <u>RegComments@fhfa.gov</u>.

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Thank you for your consideration of these comments.

Hann to help!

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

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Virginia Ropicky

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neif Clasen

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Sincerely.

El and Reborah Morman

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Dauhara & Capperg Goe. #82

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Rhonda anson #84
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Ray & Debbie Robbins # 89

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Bop is Sharin Salstrom

#90

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Bruce & mary Busy #91

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Bob 4 marjorie Plas # 92

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

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Jerry 4 Kathy michealson

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John 4 Karen Blalock #94

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Low 4 Kathy accola # 96

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Bill & Eleanor Spencer #97

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Wayne & Sandra MC Clay #98

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Bok 4 Lucille Beard #99

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leen accol 8500 E. Southern Ave Crese ext Run Communist Mesa, Az. 85209 #96

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Berly C. martin 07/21/10

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Sincerely,

Bob Liming 8500 E southern Ave #365 Mesa, AZ 85209

Crescent RUN Park

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Berly K. Oming

Betty K. Conway 8500 E Southern Ave #533 Mesa, AZ 85209-3615

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John & Sharon Miller

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 homepersonal 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.

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.

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Marian Siber 8500 E. Southun ave #500 Mesa, aiz 85209 Sincerely,



Ronald Bawden Lot 518 8500 E. Southern Ave. Mesa, AZ 85209-3614

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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