

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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Thank you for your consideration of these comments.

Sincerely,

*Donald L. Westman*  
Hometown Li'l Wolf Resident  
Orefield, PA

*Ray A. Westman*

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Federal Housing Finance Agency  
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Sincerely,

Hometown Li'l Wolf Resident  
Orefield, PA

*Sandra Smith*  
3755 Wolf Hollow Rd  
Orefield, PA 18069

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Robert & Regina Tomcics  
Hometown Li'l Wolf Resident  
Orefield, PA

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Orefield, PA

*Russell P Ramick 7/19/10*

*Susan Capron 7/19/10*

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Joan A. Bowers  
Hometown Del Golf  
Onfield, PA 18069

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Sincerely,

Hometown Li'l Wolf Resident  
Orefield, PA

*Arlene B. Meyer* 07/20/10  
*Nettie D Budd* 07/20/10  
*Say E. Budd* 7/20/10



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Onefield PA 18069

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*I agree!*  
*Maile Allison*  
*Orefield, PA*  
*Maile Allison*

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Mr & Mrs. R. Coeca

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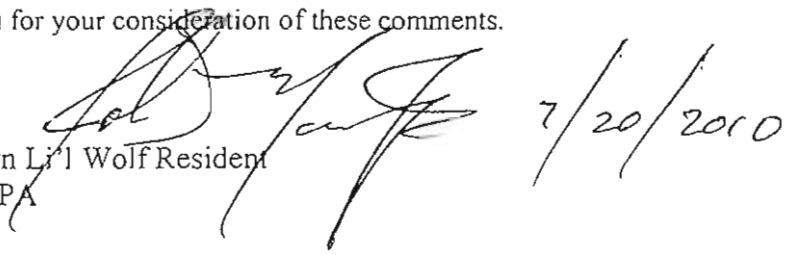
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Thank you for your consideration of these comments.

Sincerely,

Hometown Lil' Wolf Resident  
Orefield, PA

A handwritten signature in black ink, followed by the date "7/20/2010" written in the same ink.

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,

Hometown Li'l Wolf Resident  
Orefield, PA

*Casey Mack - Since I couldn't afford a "stick built" home. This gave me the opportunity to purchase a home in a nice community. Manufactured homes & parks also have a "stigma" which I think is just wrong. This home is well built and the community is well maintained like any other community.*

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Mr & Mrs  
Permit Offerbach  
3448 Edgar Cr

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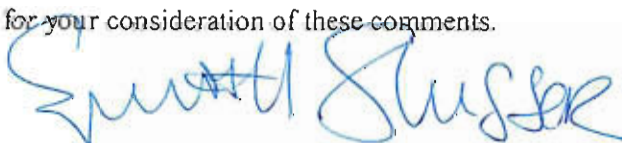
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Hometown Li'l Wolf Resident  
Orefield, PA

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3454 Lil Wolf Dr.  
Orefield PA 18069

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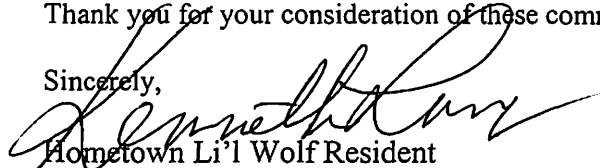
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Kenneth Curry  
Hometown Li'l Wolf Resident  
Orefield, PA

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Washington, DC 20552  
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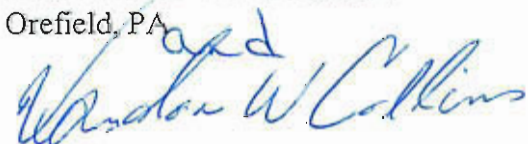
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Brandon W. Collins

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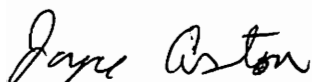
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Sincerely,

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Orefield, PA



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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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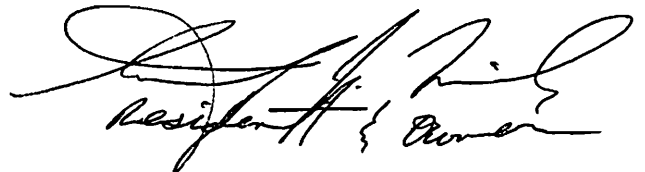
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*I do support  
this request.*  
*Shera Jacobs*  
*3486 Hill Wolf Dr.*  
*Orefield, Pa.*  
*18069*

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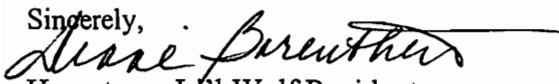
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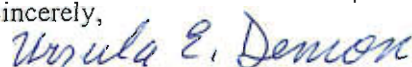
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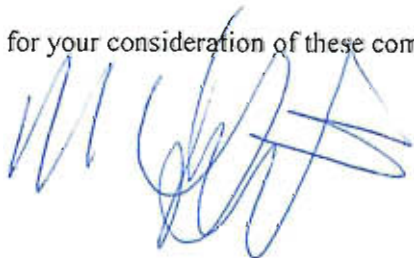
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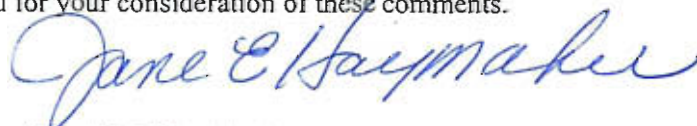
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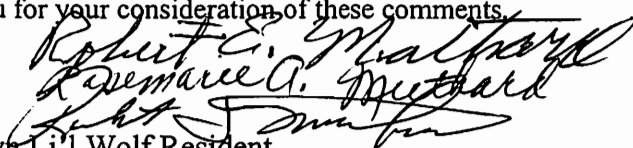
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Hometown Li'l Wolf Resident  
Orefield, PA

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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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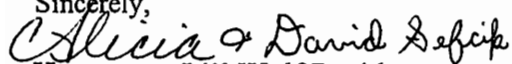
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Orefield, PA

19 July 10  
*Walter Wayne Shoop*  
*Paulene Shoop*

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Orefield, PA

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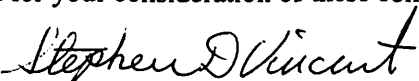
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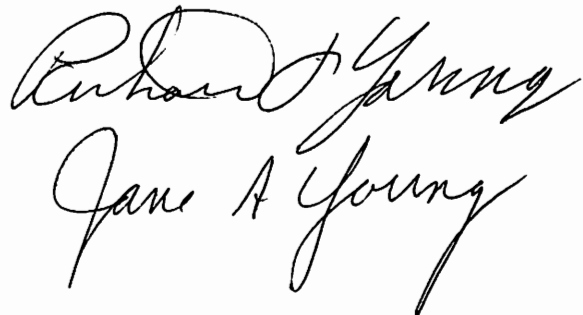
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As a taxpayer, I appreciate the concerns raised by FHFA to ensure the GSEs remain economically viable institutions and that adequate consumer protections are in place. But FHFA and the GSEs also have an obligation to serve manufactured housing and 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,

Hometown Li'l Wolf Resident  
Orefield, PA

*Michelle Johnson July 19, 2010*  
*Gresh S. Jahn 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](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.

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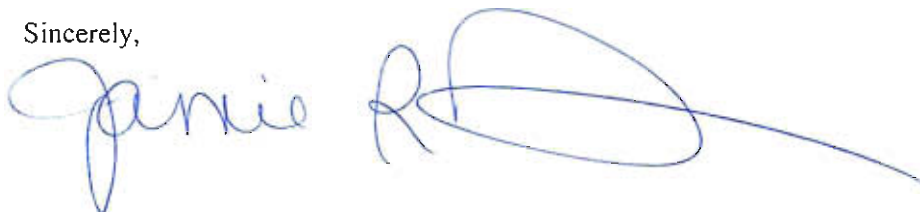
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A handwritten signature in blue ink, appearing to read "Janice R.", with a long horizontal flourish extending to the right.

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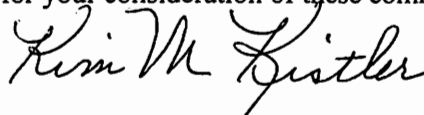
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