

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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**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,

*Dose Alfred*

*SBS*

*Pine Lakes Ranch  
10201 Riverdale Road  
Thornton, CO 80229*

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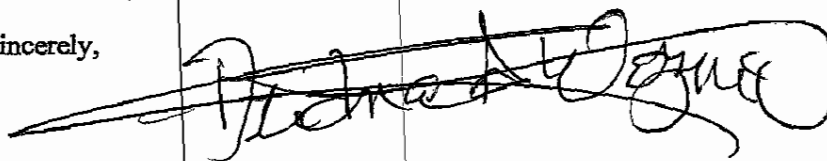
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10201 Riverdale Road  
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*# 636 Kathy J. King*

**Pine Lakes Ranch  
10201 Riverdale Road  
Thornton, CO 80229**

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**Pine Lakes Ranch  
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Crystal C. Ash  
ROA

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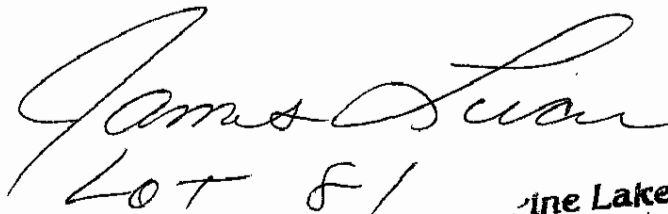
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LOT 51

Pine Lakes Ranch  
10201 Riverdale Road  
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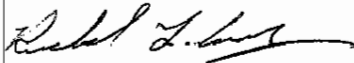
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# 293

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Sincerely,

*Carol D. White #4*

**Pine Lakes Ranch  
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Sincerely,

*Elsie Barnes*

H184

**Pine Lakes Ranch  
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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,

*Carl J. McKean*

**Pine Lakes Ranch  
10201 Riverdale Road  
Thornton, CO 80229**

#469

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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*William J. Blacke #78*

Pine Lakes Ranch  
10201 Riverdale Road  
Thornton, CO 80229

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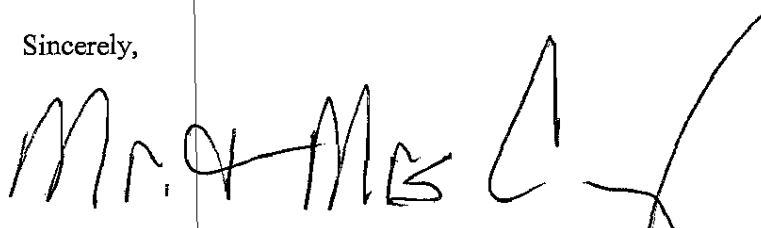
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CASAREZ

Pine Lakes Ranch  
10201 Riverdale Road  
Thomton, CO 80220

H31

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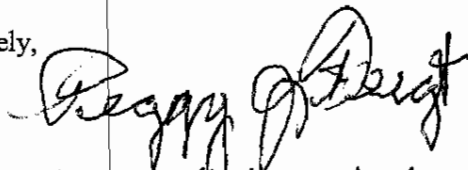
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Sincerely,



10201 Riverdale Rd. #251  
Thornton, Co. 80229

**Pine Lakes Ranch  
10201 Riverdale Road  
Thornton, CO 80229**



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Sincerely,

*Patricia Judd*

#199

Pine Lakes Ranch  
10201 Riverdale Road  
Thornton CO 80229

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Federal Housing Finance Agency  
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Sincerely,

**Pine Lakes Ranch  
10201 Riverdale Road  
Thornton CO 80229**

*Kathy A. King*  
636

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Federal Housing Finance Agency  
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Sincerely,

*Maecha Kelma*

#374

Pine Lakes Ranch  
10201 Riverdale Road  
Thornton CO 80229

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Sincerely,

**Pine Lakes Ranch  
10201 Riverdale Road  
Thornton, CO 80229**

Wally J. Mathewz  
4211 E 100th Ave #351  
Thornton Co  
80229

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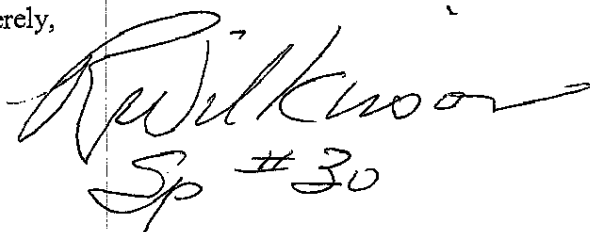
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Sp #30

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Sincerely,

*Luis R Quijada*  
Luis Quijada

**Pine Lakes Ranch  
10201 Riverdale Road  
Thornton, CO 80220**

#190

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Sincerely,

*Donna R. Suwal #233*

**Pine Lakes Ranch  
10201 Riverdale Road  
Thornton CO 80229**

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Sincerely,

Nikolas A. Gonzales  


Pine Lakes Ranch  
0201 Riverdale Road  
Thornton, CO 80229

#215



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

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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,



**Pine Lakes Ranch  
10201 Riverdale Road  
Thornton, CO 80229**

#207

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,

*Cindy Viele*

#418

**Pine Lakes Ranch  
10201 Riverdale Road  
Thornton, CO 80229**

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,

**Plne Lakes Ranch  
10201 Riverdale Road  
Thornton CO 80229**

*Patricia L. Blausen #41*

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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Thank you for your consideration of these comments.

Sincerely,

*Ann Edwards*  
#340

**Pine Lakes Ranch  
10201 Riverdale Road  
Thornton CO 80229**

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,

*The Lakes Ranch*  
10201 Riverdale Road  
Thornton, CO 80229

George Pujol



LOT 280

7/22/2010

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: RJN 2590-AA27

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Sincerely,

*Cat Mitchell*

**Pine Lakes Ranch  
10201 Riverdale Road  
Thornton, CO 80229**

#751

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,

*Alia Matilda Brown*

#388

**Pine Lakes Ranch  
10201 Riverdale Road  
Thornton CO 80229**

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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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Sincerely,



Pine Lakes Ranch  
10201 Riverdale Road  
Thomton, CO 80229



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,

A handwritten signature in black ink, appearing to be "Alfred M. Pollard", written over a dotted line.

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,

*Louis M Brown #33*

*Charles M. Brown*

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,



Pine Lakes Ranch  
10201 Riverdale Road  
Hampton CO 80229

#312

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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

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Sincerely, *Bonny G. Thomas*

#22

Pine Lakes Ranch  
10201 Riverdale Road  
Thornton, CO 80229

Mr. Alfred M. Pollard, General Counsel  
Federal Housing Finance Agency  
1700 G Street, N.W. Fourth Floor  
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Thank you for your consideration of these comments.

Sincerely,

*Linda Peterson*

**Pine Lakes Ranch  
10201 Riverdale Road  
Thornton, CO 80229**

**#14**

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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Sincerely,

*Stewart Hurtado*

*Pine Lakes Ranch  
10201 Riverdale Road # 514  
Thornton, CO 80229*

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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

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Sincerely,

Pine Lakes Ranch  
10201 Riverdale Road  
Thornton, CO 80229

#325

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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

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Thank you for your consideration of these comments.

Sincerely,



DUANE ZOLSTAZ  
#551

Pine Lakes Ranch  
10201 Riverdale Road  
Thornton, CO 80229



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,

*Kathleen Moore #181*

**Pine Lakes Ranch  
10201 Riverdale Road  
Thornton, CO 80229**

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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Thank you for your consideration of these comments.

Sincerely,

*Svend & Helga Jensen*

**Pine Lakes Ranch  
10201 Riverdale Road  
Thornton, CO 80229**

*# 265*

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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

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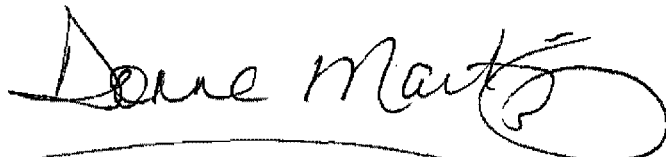
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H488

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Sincerely,

*Sandra Force*  
*[Signature]*  
7/20/10

*Pine Lakes Ranch #30*  
*Thornton Co 80229*  
7/20/10

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Federal Housing Finance Agency  
1700 G Street, N.W. Fourth Floor  
Washington, DC 20552  
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Subject Line: RIN 2590-AA27

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