From: Marie Kavanaugh [mkavanaugh@gryphonetel.com]

Sent: Tuesday, July 20, 2010 8:07 AM

To: !FHFA REG-COMMENTS Subject: RE: RIN 2590 AA27

Importance: High

Attachments: RIN 2590 AA27.pdf

Please find attached a signed petition to a duty to serve Manufactured Housing Industry, RIN 2590 AA27.

I am still working and having worked over 44 years I had to sell my home and when I did sell, I purchased a beautiful manufactured home that was completely updated beautiful and secure in an over 55 community. Also I purchased insurance for my new home and continue to work.

There is also a family community located near the over 55 community, where families can enjoy a beautiful home that they would not be able to attain for years if ever. They work very hard to keep their home.

After I am gone my home will be left to my family and this will be all I will have to give them. You must allow others to be able to own a home in their later days and young families to be able to have what use to be the American dream.

Thank you.

Marie Kavanaugh

Marie Kavanaugh **Executive Assistant**



Please consider the environment before printing this e-mail

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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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, Murie Lavanough

Subject Line: RJN 2590-AA27

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Cauline Doherty 10 Forsepthia In Rock. Ma. 02370

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Dorothy m. Wood

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Lat 330

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Subject Line: RIN 2590-AA27

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

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Helen & Bowher

13 Grasswood Cir.

Rockland, Ma 02370

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3A5H 5T

Rock Land, MA. 02370

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Pave w. Flerent

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Mildred H. Makinen

1 Hawthorne St.

Leisurewoods

Rockland, MA., 02370

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2 Dogwood Giri

Porbland, Mr. 02371

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Walter & Saul

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Mary Lyler

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Leisurewoods Rockland

31 Leisurewoods Drive, Rockland MA 02370

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SM Alla.

Sylvis M. Abban

1 Hemlock St

Rockland MA 02370

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Jen & Larah Mayer

Thank you for your consideration of these comments.

Sincerely,

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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Barbara Reddington

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Barrara Parodi

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Sincerely, James a Conweyl 20 Fir Road Rockland Ma. 02370

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EMAIL: RegComments@fnfa.go Subject Line: RfN 2590-AA27

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Leisurewoods Rockland
31 Leisurewoods Drive, Rockland MA 02370

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Paul B. Beyte 17 Birch St Rockland, MA 0237U

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arthur C. Zamb

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Red Genetto 32 Birch M.

Wordmin P. Classetta

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John J. Flaherty Grand Flaherty

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Sugarno la grone James & Cosgrove 150 Fir Road Rockland, ma 31 Leisurewoods Drive, Rockland MA 02370

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7/21/10

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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.

John J. Mahoney
Beverly a Mahoney Leisurewoods Rockland

31 Leisurewoods Drive, Rockland MA 02370

Subject Line: RIN 2590-AA27

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8 Juniper Circle
Rockland MA 02370-2840

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Moris F. Boyce 1/22/2010

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Trank Oly Resident

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

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Geraldine Stanley

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7/22/10

HENRY T. DUNKER 8 CRABBAPPLE CIRCLE ROCKLAND M/ 02370

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Thank you for your consideration of these comments.

ann K. meyer

Sincerely,

Subject Line: RIN 2590-AA27

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

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Marriey Smith

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Jean Murphy

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7/19/10

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Leisurewoods Rockland 31 Leisurewoods Drive, Rockland MA 02370

Jone M. Thompson

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Irene Dirksmeier

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Mr. Donald L. Bryant 10 Hawthorne St. Rockland, MA 02370-2855

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Subject Line: RIN 2590-AA27

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> Catherine Cunningham Leisurewoods 14 Baywood St.

Rockland, MA 02370-2816

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MICHARL REED 4 HEM WOCK ST ROCKEMP, MA 02376

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anten B Chrostofferson
11 Grass wood Carela
Rockland Ma

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

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miream C. Sprague

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Jan T. Norman

Subject Line: RIN 2590-AA27

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frene F. Ahern 47 Leisurewoods Drive Rockland, MA 02370-2812

June J. Chern

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Roberta Laplan

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

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VINCENT P. VECCHIONE JR VINCENT PECCHIONE JR TERESA VECCHIONE JR

Hillcrest Rockland
31 Leisurewoods Drive, Rockland MA 02370

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Robert a. Kelly 7-20-2010

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Tochland, MA 02370

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Subject Line: RIN 2590-AA27

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Thank you for your consideration of these comments.

JAMES F. MURRAY

Sincerely,

EMAIL: RegComments@fhfa.gov Subject Line: RIN 2590-AA27

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

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Sincerely, John & Cawley
12 FIR RD
Rochland Ma 02370
Lessurewords

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Thank you for your consideration of these comments.

Sincerely,

James Sawaya

JAMES SAWAYA

81 LEISUREWOODS DR.

ROCKLAND, MA. 02370

EMAIL: RegComments@ffra.go Subject Line: RIN 2590-AA27

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Javand Engord Dr.

39 Zerrenchood Dr.

Both Dand Ma. 02370

Leisurewoods Rockland

31 Leisurewoods Drive, Rockland MA 02370

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Clearles H Knew 5 Cypress Circle

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Berha M. Donorgh 29 Birch St Reckisson, MOCD 570

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Charles S. Squatrito 51A Fairview St. Rock (and, MA Le 31 Leisurewo

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Mary Sa Davis
37 Leisure word

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Richard A. Morse
27 Leisurewoods Dr.
Rockland, MA 02370-2812

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Sincerely,
Louise Perbins

Subject Line: RIN 2590-AA27

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

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Leisurewoods Rockland
31 Leisurewoods Drive, Rockland MA 02370

William S. Keley Truster

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MAUREEN Kirshs
3 GRASSWOOD CIMELE

Rockland 31 Leisurewoods Drive, Rockland MA 02370

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Thank you for your consideration of these comments.

Sincerely, Delia K. Cousine

Subject Line: RIN 2590-AA27

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

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B CANTERBURY LANE
COCKLAND, MA 02370-2828

Marie Tea

Subject Line: RIN 2590-AA27

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Hilda D'Antonio

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Betty J. Linfield

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Harde Jasa Jasa 4 Hemloch H. Leisurewoods

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71 Leisunewoods Dr.
Rockland, MA 02370

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Thank you for your consideration of these comments.

Sincerely,

Leisurewoods Rockland 31 Leisurewoods Drive, Rockland MA 02370

Athur Russo

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

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America Curto

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Mrs mrs William & Seetherland

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Sally Burger

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Donna M. Caldwell

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7 Grasswood Cercle
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Thank you for your consideration of these comments.

Helen J. hluffy

Sincerely,

EMAIL: RegComments@fhfa.gov Subject Line: RIN 2590-AA27

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

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Pollard, General Counsel Finance Agency E700 6 Steen, N.W. Fourth Floor Washington DC 20552 EMAR RECOMPENSE White gov

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Stopher Cler Sir.

Subject Line: RIN 2590-AA27

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

Dear Mr. Pollard:

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Elizabeth The Chalken

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Janel M. Guarino

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> Leisurewoods Rockland 31 Leisurewoods Drive, Rockland MA 02370

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Thank you for your consideration of these comments.

Sincerely, Justin Martin

Subject Line: RIN 2590-AA27

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Leisurewoods Rockland 31 Leisurewoods Drive, Rockland MA 02370

Jone M. Thompson

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HENRY TO DUNKER SCRABAPPLE CIRCLE ROCKLAND MA 02370

7/22/10

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Edward & Xaegon 86 Leisuren 0005 DRIVE 7/19/10

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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.

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.

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.

Ruth mognihan 6 Birch St

Sincerely,