

From: Tabitha Shiverdecker [tshiverdecker@hometownamerica.net]
Sent: Thursday, July 22, 2010 3:40 PM
To: !FHFA REG-COMMENTS
Cc: Greg O'Berry; Mindy Jackson; Tim Strack
Subject: RIN 2590-AA27

Attachments: 11 Signatures regarding RIN 2590-AA27.pdf

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. Please find 11 additional letters and signatures from concerend home owners.

Sincerely,

Tabitha Shiverdecker ~ Community Manager ~ Hometown America Monterey Oaks 6130
Monterey Highway, San Jose Ca 95138
P: 408.225.1475 ~ F: 312.205.1285
HometownAmerica.com TShiverdecker@HometownAmerica.com
<mailto:tshiverdecker@hometownamerica.net>

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A handwritten signature in black ink that reads "R. Carter Spore #81". The signature is written in a cursive style.

Monterey Oaks Community
6130 Monterey Rd #
San Jose, CA 95138

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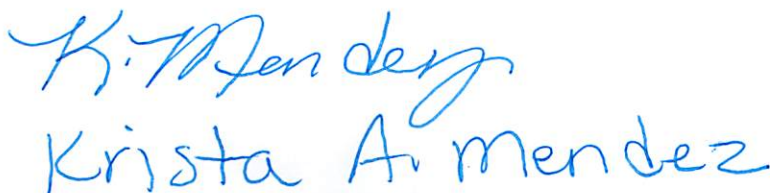
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Krista A. Mendez

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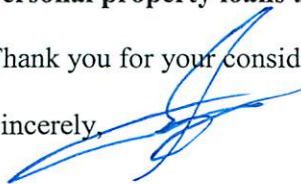
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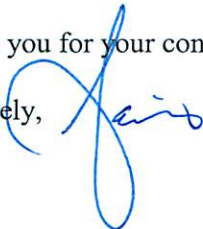
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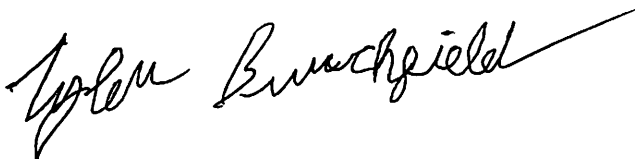
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