

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.

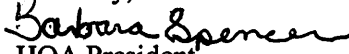
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Thank you for your consideration of these comments.

Sincerely,  
  
HOA President  
Lakeside Terrace  
24 Sunrise Lane  
Fruitland Park, Fl. 34731

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EMAIL: [RegComments@fhfa.gov](mailto:RegComments@fhfa.gov)  
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*Walter A. Karwasiński* Site # \_\_\_\_\_  
Lakeside Terrace  
24 Sunrise Lane, Fruitland Park Fl.  
34731

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*Beverly Belanger* 47 Wintergreen Dr.  
Fruitland Park, FL 34731

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Sincerely, *Mrs. Christine Ride*

Site # *22 Lakeside Dr, Fruitland Park*  
Lakeside Terrace  
24 Sunrise Lane  
Fruitland Park, Fl. 34731



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Site # *8 Lakewood*  
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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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**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,

Site #  
Lakeside Terrace  
24 Sunrise Lane  
Fruitland Park, Fl. 34731

*Patsy Brewer*  
130

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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Site # 55

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Barbara A Forman  
53 Lake Griffin DR.  
Fruitland PK FL 3473

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*President Lakeside Terrace HOA*

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