

From: Greg O'Berry [goberry@hometownamerica.net]  
Sent: Thursday, July 22, 2010 6:14 PM  
To: !FHFA REG-COMMENTS  
Subject: FW: RIN 2590-AA27

Attachments: LR housing finance letters.pdf

Dear Mr. Pollard:

Attached are letters from seven residents of Hometown Los Ranchos, a land lease manufactured home community in Apple Valley California, asking that you please support personal property loans on manufactured homes. These residents will be devastated if their buyers are unable to find financing when they need to sell their homes.

Sincerely,

Greg O'Berry  
President & Chief Operating Officer  
Hometown America  
150 N. Wacker Drive, Suite 2800  
Chicago, IL 60606  
P 312 604-7500

From: Craig Broeker  
Sent: Thursday, July 22, 2010 4:12 PM  
To: RegComments@fhfa.gov  
Cc: Greg O'Berry; Mindy Jackson  
Subject:

"Win in 10"

Craig Broeker-Community Manager  
Hometown Los Ranchos-A Hometown America Community

20843 Waalew Road  
Apple Valley, CA 92307  
760-946-1500// 312.205.1280Fax  
cbroeker@HometownAmerica.com

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:

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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,

*Joan Eckert*  
*Loa Ranchos Mobile Home Park*  
*Apple Valley, CA. 92307*

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Sincerely,

Janet Newland  
Los Ranchos Mobile Home Park  
Apple Valley, Ca.

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Sincerely,

*Myraia Barbara Yersky*  
*Los Rembos, Malibu Home Ranch*  
*Apple Valley, Ca*  
*92307*

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Los Ranchos

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Sincerely,

*Meredith A. Rogers*  
*Los Ranchos B-2*

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Los Ranchos #168

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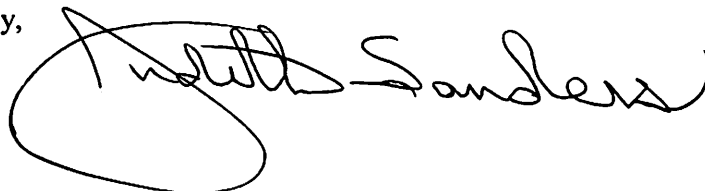
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A handwritten signature in black ink, appearing to read "Andrew Sanders". The signature is fluid and cursive, with a large loop at the beginning.

*Los Rancos*



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Sincerely, *Hannah E. Freeman*

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