

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,

A handwritten signature in blue ink that reads "Theresa Swain" followed by a stylized flourish.

Berryman's Branch, Vineland, NJ 08361

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Lot 4

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Sincerely, *Marian R. Snyder LOT 9*

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Sincerely,   
Joe Rodriguez  
404 10  
Berryman's Branch, Vineland, NJ 08361

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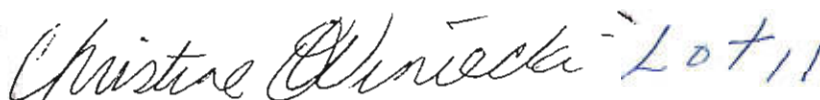
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Sincerely,

*Rachel A. Santiago - Lot #12*

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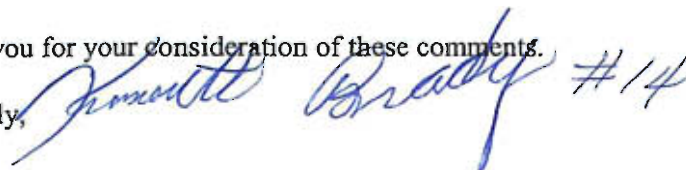
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Sincerely,

A handwritten signature in blue ink that reads "Kenneth Brady #14". The signature is written in a cursive style and is positioned to the right of the word "Sincerely,".

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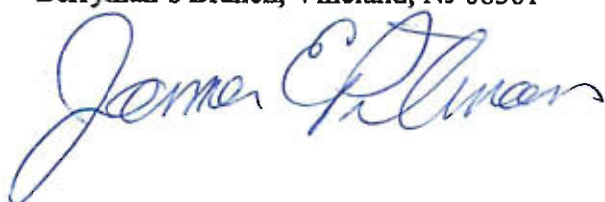
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 HOT #15

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 Carol A. Hallman  
Lot 17

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Berryman's Branch, Vineland, NJ 08361

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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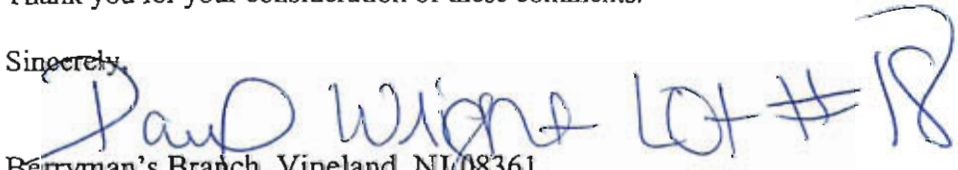
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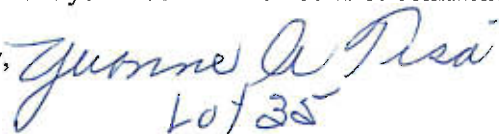
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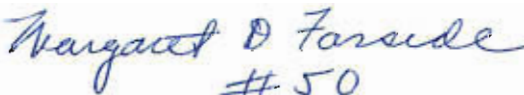
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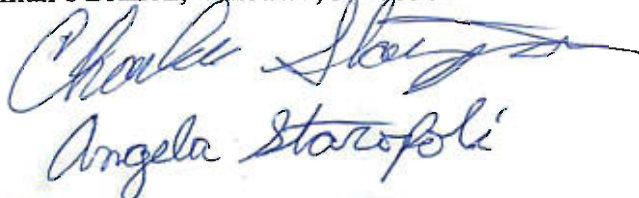
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Handwritten signature of Angela Staropoli in blue ink, with the number '10753' written to the right.

Berryman's Branch, Vineland, NJ 08361

Two handwritten signatures in blue ink: 'Charles Staropoli' and 'Angela Staropoli'.



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Sincerely,

 20757

Berryman's Branch, Vineland, NJ 08361

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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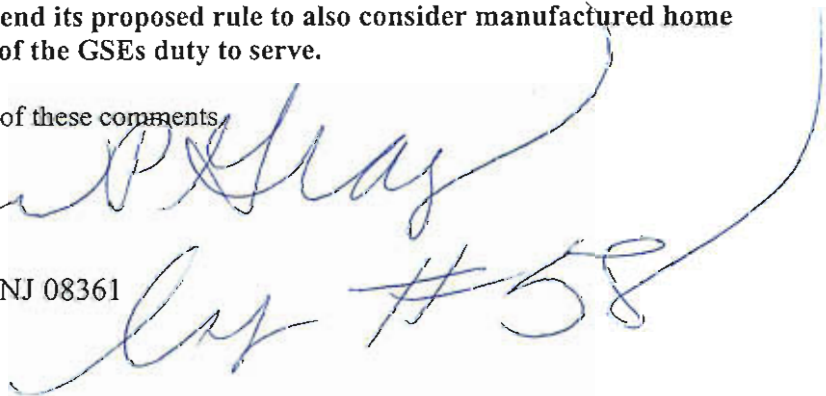
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Andrew P. May  
#58

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*Mae Johnson #3p*

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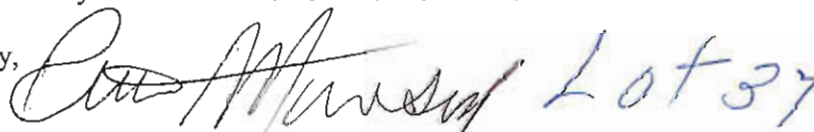
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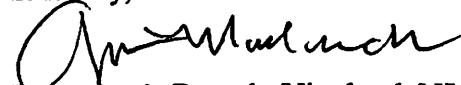
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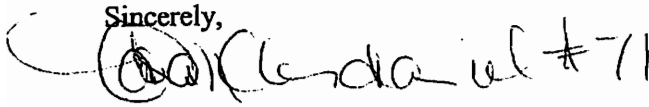
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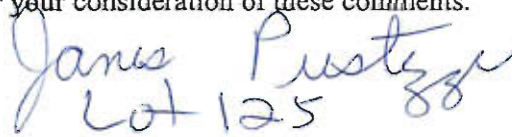
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Thank you for your consideration of these comments.

Sincerely,

Handwritten signature in blue ink that reads "Barbara H. Estelle" followed by a stylized initial "BE" and the number "137".

Berryman's Branch, Vineland, NJ 08361

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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-Lot 142

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1700 G Street, N.W. Fourth Floor  
Washington, DC 20552  
EMAIL: RegComments@fhfa.gov  
Subject Line: RIN 2590-AA27

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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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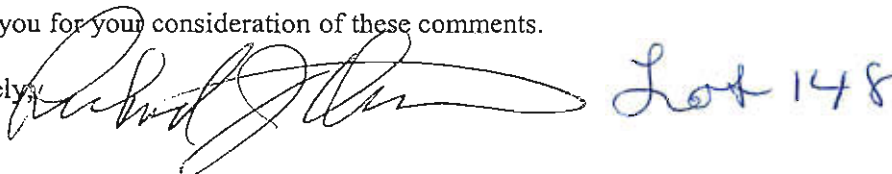
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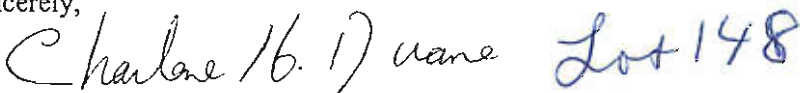
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Washington, DC 20552  
EMAIL: RegComments@fhfa.gov  
Subject Line: RIN 2590-AA27

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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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*George Apantaku #157*

Berryman's Branch, Vineland, NJ 08361

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Washington, DC 20552  
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Subject Line: RIN 2590-AA27

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Lot 169

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

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Sincerely,

*Mary D Green #173*

Berryman's Branch, Vineland, NJ 08361

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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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A handwritten signature in blue ink that reads "Jane Danner" followed by "Lot 44" written below it.

Berryman's Branch, Vineland, NJ 08361

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Federal Housing Finance Agency  
1700 G Street, N.W. Fourth Floor  
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Berryman's Branch, Vineland, NJ 08361

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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- Lot 31

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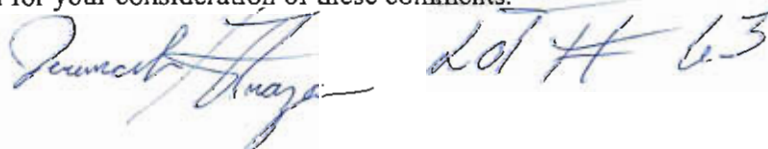
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Handwritten signature in blue ink that reads "Karen M. Ceylan" followed by "lot # 68".

Berryman's Branch, Vineland, NJ 08361

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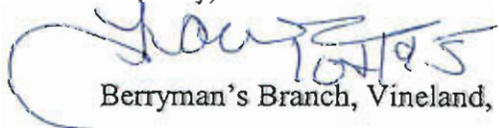
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 *Frank A. Hemple* Lot #78

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Thank you for your consideration of these comments.

Sincerely,

 Lot 217

Berryman's Branch, Vineland, NJ 08361

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:

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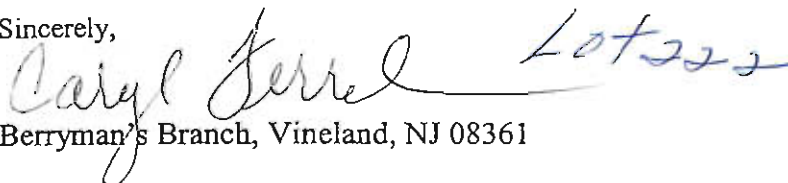
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Sincerely,

*Helen Anderson #249*

Berryman's Branch, Vineland, NJ 08361

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

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 , Lot 263

Berryman's Branch, Vineland, NJ 08361

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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,

*David H. Josephs* *Maureen Josephs* *Int 267*  
Berryman's Branch, Vineland, NJ 08361

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 blue ink that reads "Yolores Lanza" followed by "Lot 280".

Berryman's Branch, Vineland, NJ 08361

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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Berryman's Branch, Vineland, NJ 08361



*Lot*  
*286*

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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,

A handwritten signature in blue ink that reads "Theresa Swain" followed by the number "298". The signature is written in a cursive style.

Berryman's Branch, Vineland, NJ 08361

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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,

*Margaret E. C. Burtin Lat 304*

Berryman's Branch, Vineland, NJ 08361

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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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A handwritten signature in blue ink that reads "George R. Curtis" followed by a stylized number "304".

Berryman's Branch, Vineland, NJ 08361



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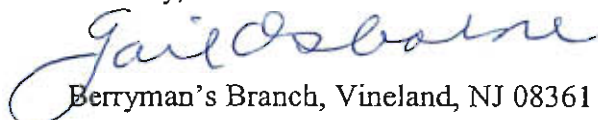
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Federal Housing Finance Agency  
1700 G Street, N.W. Fourth Floor  
Washington, DC 20552  
EMAIL: RegComments@fhfa.gov  
Subject Line: RIN 2590-AA27

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

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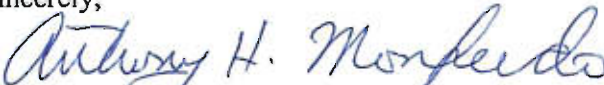
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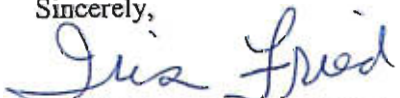
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Subject Line: RIN 2590-AA27

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.

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.

Sincerely,

  
Berryman's Branch, Vineland, NJ 08361