

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,



Lot 509, Blue Heron Pines  
Punta Gorda, FL 33950

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Sincerely,

*Richard M. Cleveland*  
*Suzanne E. Cleveland*

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Blue Heaven Pines # 583

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*Carl & Donna Cononico Lot #139*

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 John R. Heron  
HOT #526

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*Harry A. Peterson*  
*Lot # 23*

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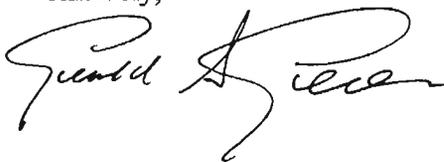
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*Richard A. Schram*  
*Patricia M. Schram*

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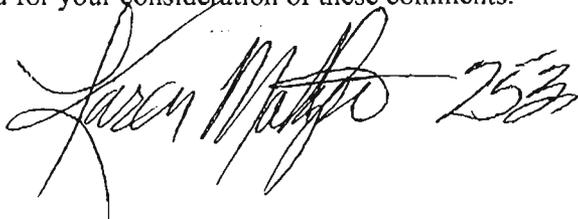
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A handwritten signature in black ink, appearing to read "Karen White" followed by a date "2/5/11". The signature is written in a cursive, flowing style.

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Thank you for your consideration of these comments.

Sincerely,

*Julia A Sweet #254*

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,

*Frances Pfister*  
# 639

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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Thank you for your consideration of these comments.

Sincerely,

A handwritten signature in cursive script that reads "Lionel Dwyer # 627". The signature is written in black ink and is positioned below the typed name "Lionel Dwyer # 627".

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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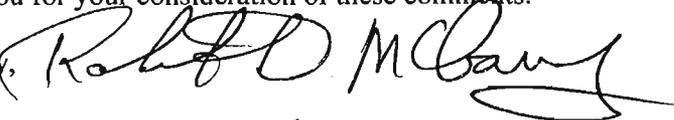
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Sincerely,

  
# 035

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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Sincerely,

*Janice E. Crail Lot 630*

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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Sincerely, *Norman W. Caffee #539*

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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Alexander N. Boast #205

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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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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,

 Lot # 17

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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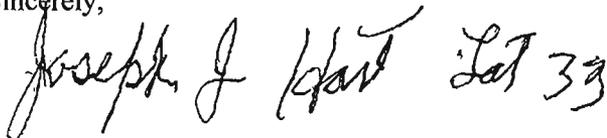
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Sincerely,

 Joseph J. Hart Lot 33

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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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#451

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,

Jack Solgot  
#190

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,

  
HOT # 625  
BHP

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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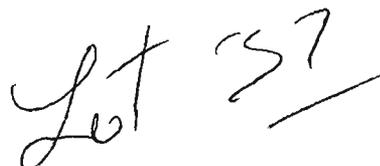
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Sincerely,



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Sincerely,

*Michael J. Spiller*  
29700 Stonel Loop # 270  
Dunwoody, GA 30346

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Sincerely,

*Gilbert Arnold #378*  
*Blue Heron Perse*

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Sincerely,

*Kathleen Shollar*  
29200 Jones Loop Rd  
#640  
Curtis Londa, DE 33950

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Federal Housing Finance Agency  
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*Edward P. [Signature] #124*

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Sincerely,

*Robert A. Blith Jr.*

#537

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Sincerely,  
  
Kenneth & Dorothy Ramsey  
29200 Jones Loop Rd, Lot #575  
Punta Gorda, Fl. 33950

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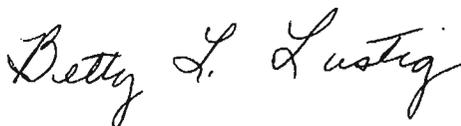
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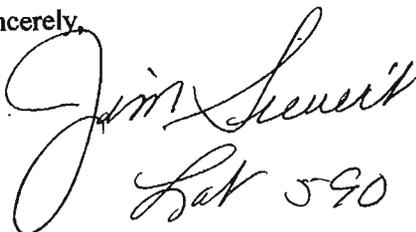
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Lat 590

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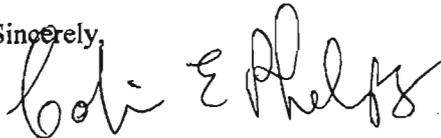
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Sincerely,



[Name]

President, [Community Name] Homeowners Association  
Blue Heron Pines  
351 owners.

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Thank you for your consideration of these comments.

Sincerely,



Handwritten signatures of Barbara James and Robert E. James.

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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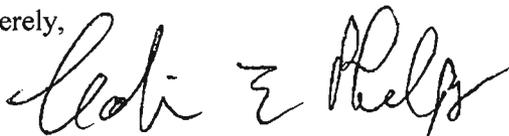
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213 Blue Heron Pines

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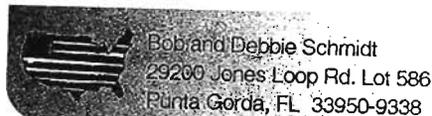
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Sincerely,

*Robert Schmidt*



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Sincerely,

*Mr. & Mrs. Richard Martin*

**SmartZone Communications Center**

kath616myron@comcast.net

± Font size -

## An important letter from American Land Lease

**From :** American Land Lease <americanland@jangomail.com>

Mon Jul 19 2010 1:43:24 PM

**Subject :** An important letter from American Land Lease

1 attachment

**To :** kath616myron@comcast.net

AMERICAN LAND LEASE

JULY 19, 2010

Dear Resident:

As you may be aware, the Federal Housing Finance Agency (FHFA), which now oversees Fannie Mae and Freddie Mac, recently issued a proposed rule indicating it would not allow Fannie Mae or Freddie Mac to consider manufactured housing personal property loans (that is, home financing for buyers of manufactured homes in land-lease communities) as part of their "duty to serve" undeserved markets, including manufactured housing. This "duty to serve" was mandated by Congress in 2008 through the Housing and Economic Recovery Act. The lack of available financing for manufactured homes impacts us as the owner of your community, but it also impacts you directly as a homeowner. It impacts us by making it more difficult for us to sell homes in your community. It impacts you by making it more difficult for you to sell your home if you need to move, which may ultimately - and significantly - impair the value of your home. Many of you have commented to us about this by observing the different price levels of new homes vs. used homes in your communities.

We have an opportunity to work together on this issue to make a difference. The proposed rule by FHFA is open for comment through this Wednesday, July 22. We have responded as a company, and I spent last Wednesday in Washington meeting on this issue on Capitol Hill. On Friday, I helped draft the attached letter, which the Manufactured Housing Institute, the industry's trade organization, sent out to all of its community owner members requesting them to get as many residents as possible to sign and return to FHFA before Wednesday. I can't think of a better way to influence FHFA's decision on this issue than to have not just corporate interests like us, but also homeowners - real families like yours - weigh in on the proposed ruling.

The creation of new financing programs for buyers of manufactured homes can help us maintain full, vibrant communities, help you sell your home if you need to and help protect the value of your home. Please sign the attached letter today, this evening or tomorrow morning and drop it by the community office, where we will collect the letters, and send them to FHFA tomorrow in time for the Wednesday deadline. If you don't have a printer, please stop by the office and we will provide you a copy to sign. You can help us make a difference for our industry, your community and your home!

Thank you -

David B. Lentz  
President and Chief Executive Officer  
American Land Lease, Inc.

7/19/2010 9:58 AM

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Sincerely,

Carl & Mary Leo  
29200 S. Jones Loop Rd  
#147  
Punta Gorda FL 33950

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Timothy Morrison

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*manufactured home owner*