

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

**Brentwood West
3104 E. Broadway
Mesa, AZ 85204**

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.

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Thank you for your consideration of these comments.

Sincerely,

Signature	Lot:	Date:
<u><i>Kimothy Elliott</i></u>	<u>172</u>	<u>7-21-2010</u>

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<i>Signature</i>	<i>Lot:</i>	<i>Date:</i>
	<u>155</u>	<u>7/21/10</u>

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Sincerely,

Signature
Maryellen Lemmon

Lot:
201

Date:
7-20-2010

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3104 E. Broadway
Mesa, AZ 85204

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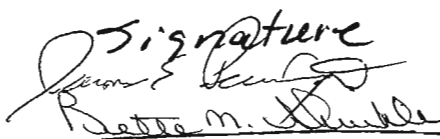
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Sincerely,

Signature

Rette M. Stubble

Lot:

327

Date:

7/29/10

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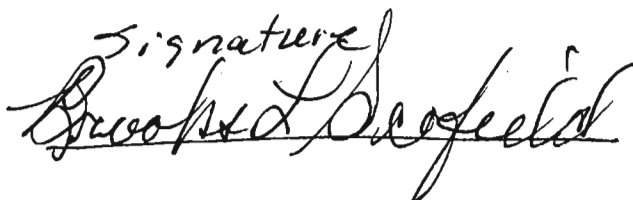
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Signature


Lot:
100

Date:
7/21/2010

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Signature	Lot:	Date:
<u>Mat P. Colman</u>	<u>24</u>	<u>7-21-2010</u>
June L. Colman	24	7-21-2010

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Sincerely,

<i>signature</i>	<i>Date</i>	<i>lot</i>
<i>[Signature]</i>	<i>7/21/10</i>	<i>228</i>
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Sincerely,

Signature
Marilyn Moore

Lot:
31

Date:
7/20/10

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Signature *Lot:* *Date:*
Marlene Wise 198 7-20-10

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Sincerely,

Signature
David Smith

Lot:
107

Date:
July 19TH 2010

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Sincerely,

Signature
Jim & Sara Krout

Lot:
290

Date:
7-20-10

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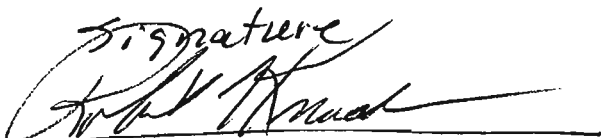
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Thank you for your consideration of these comments.

Sincerely,

Signature


Lot:
157

Date:
7/20/10

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

Brentwood West
3104 E. Broadway
Mesa, AZ 85204

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,

Signature
Jerry Smith

Lot:
94

Date:
7/20/10

Brentwood West
3104 E. Broadway
Mesa, AZ 85204

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,

Signature
D. Scott Curtis
Karey L. Truitt

Lot:
243
243

Date:
7/20/10
7/20/10

**Brentwood West
3104 E. Broadway
Mesa, AZ 85204**

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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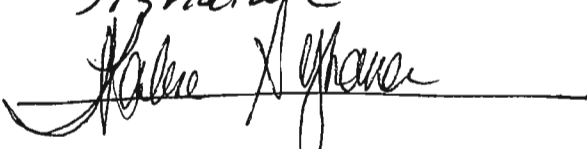
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Thank you for your consideration of these comments.

Sincerely,

Signature


Lot:
182

Date:
7/20/2010

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

Brentwood West
3104 E. Broadway
Mesa, AZ 85204

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

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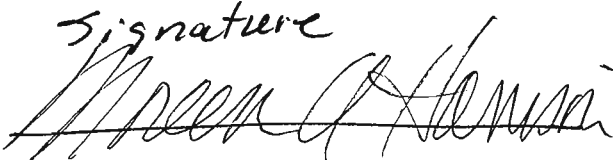
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Sincerely,

Signature:  Lot: 41 Date: 7/20/10

**Brentwood West
3104 E. Broadway
Mesa, AZ 85206**

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,

Signature
Dianne Milburn

Lot:
334

Date:
7-20-10

**Brentwood West
3104 E. Broadway
Mesa, AZ 85204**

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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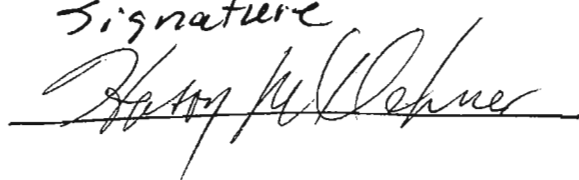
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Sincerely,

<i>Signature</i>	<i>Lot:</i>	<i>Date:</i>
	<u>162</u>	<u>7/22/</u>

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

Brentwood West
3104 E. Broadway
Mesa, AZ 85204

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

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Sincerely,

Signature	Lot:	Date:
<u><i>Jerry Franko</i></u> <i>Jerry Franko</i>	<u>241</u>	<u>7-21-10</u>

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

Brentwood West
3104 E. Broadway
Mesa, AZ 85204

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

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Sincerely,

Signature
Sandra Hanson

Lot:
206

Date:
7-21-10

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

Brentwood West
3104 E. Broadway
Mesa, AZ 85204

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

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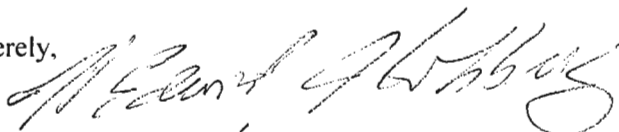
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Sincerely,


207 # 322
7/27/2010

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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

Brentwood West
3104 E. Broadway
Mesa, AZ 85204

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Sincerely,

Signature
Lorraine Green

Lot:
240

Date:
7/20/10

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

Brentwood West
3104 E. Broadway
Mesa, AZ 85204

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

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Sincerely,

Signature
Lois A. Smith
Lois A. Smith

Lot:
293

Date:
7/20/10

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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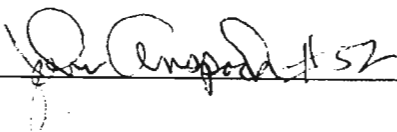
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Thank you for your consideration of these comments.

Sincerely,

 7/20/2010

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

Brentwood West
3104 E. Broadway
Mesa, AZ 85204

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

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Signature Lot: Date:
Marian Garrison 5 7/20/10

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

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Mesa, AZ 85204**

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Sincerely,

Signature:


Lot:
#144

Date:
7/20/2010

Brentwood West
3104 E. Broadway
Mesa, AZ 85204

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,

Signature
Eric R. Bendrean

Lot:
299

Date:
7-20-10

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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

Brentwood West
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Mesa, AZ 85204

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Sincerely,

Signature
Rose L. Geiger

Lot:
149

Date:
7-20-2010

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

**Brentwood West
3104 E. Broadway
Mesa, AZ 85204**

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Sincerely,

Signature
House Smith

Lot:
103

Date:
7-19-10

**Brentwood West
3104 E. Broadway
Mesa, AZ 85204**

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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,

Signature
Maurice Mejia

Lot:
105

Date:
7/19/10

**Brentwood West
3104 E. Broadway
Mesa, AZ 85204**

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

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Sincerely,

Signature Lot: Date:
Deborah L. Herby 176 7-19-10

**Brentwood West
3104 E. Broadway
Mesa, AZ 85204**

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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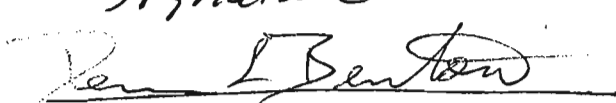
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Sincerely,

Signature


Lot:
193

Date:
7/19/10

Bonnie Dupree

From: lambert@aol.com
Sent: Monday, July 19, 2010 9:19 PM
To: Bonnie Dupree
Subject: DUTY TO SERVE MANUFACTURED HOUSING INDUSTRY RIN 2590-AA27

Bernadette A. Beyers
3104 E. Broadway Road, Lot #101
Mesa, AZ. 85204-1715

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

19 July, 2010

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Bernadette A. Beyers

**Brentwood West
3104 E. Broadway
Mesa, AZ 85204**

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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,

Signature *Lot:* *Date:*
Joe, Laura, Schwank 291 7-20-10

**Brentwood West
3104 E. Broadway
Mesa, AZ 85204**

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,

Signature
Carl A. Fairbairn
Subl. & Editor

Lot:
163

Date:
7/20/10

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Federal Housing Finance Agency
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Washington, DC 20552
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Subject Line: RIN 2590-AA27

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

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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.

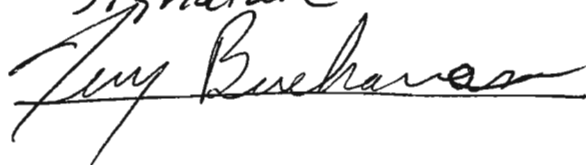
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As a taxpayer, I appreciate the concerns raised by FHFA to ensure the GSEs remain economically viable institutions and that adequate consumer protections are in place. But FHFA and the GSEs also have an obligation to serve manufactured housing and 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,

Signature


Lot:
186

Date:
7-20-10

**Brentwood West
3104 E. Broadway
Mesa, AZ 85204**

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,

Signature


Lot:
49

Date:
7/20/10

**Brentwood West
3104 E. Broadway
Mesa, AZ 85204**

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Federal Housing Finance Agency
1700 G Street, N.W. Fourth Floor
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Sincerely,

Signature
Joyce J. Schubert

Lot:
278

Date:
7-20-10

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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

**Brentwood West
3104 E. Broadway
Mesa, AZ 85204**

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

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Sincerely,

Signature
Camilla F. Smith

Lot:
#348

Date:
7/20/2010

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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

Brentwood West
3104 E. Broadway
Mesa, AZ 85704

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Thank you for your consideration of these comments.

Sincerely,

Signature
Carolyn J. Johnson

Lot:
135

Date:
7/21/10

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

**Brentwood West
3104 E. Broadway
Mesa, AZ 85204**

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Sincerely,

Signature
Barry Martin

Lot:
295

Date:
7-21-2010

**Brentwood West
3104 E. Broadway
Mesa, AZ 85204**

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

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Thank you for your consideration of these comments.

Sincerely,

Signature
Ku & Linda Mettler

Lot:
252

Date:
7/21/2010

**Brentwood West
3104 E. Broadway
Mesa, AZ 85204**

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,

Signature
Elaine Malone

Lot:
43

Date:
7-20-10

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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

Brentwood West
3104 E. Broadway
Mesa, AZ 85204

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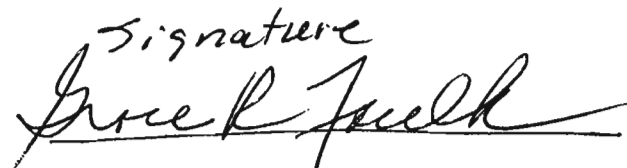
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Sincerely,

Signature


Lot:
146

Date:
7-20-10

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Subject Line: RIN 2590-AA27

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Thank you for your consideration of these comments.

Sincerely,

Signature
Beatrice Collins

Lot:
117

Date:
7-20-10

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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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3104 E. Broadway
Mesa, AZ 85204**

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Thank you for your consideration of these comments.

Sincerely,

Signature
Mary Jane Slattery

Lot:
137

Date:
7/20/10

**Brentwood West
3104 E. Broadway
Mesa, AZ 85204**

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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,

Signature
Darlyn Givens

Lot:
127

Date:
7-20-10

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Mesa, AZ 85204**

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

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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,

Signature *Lot:* *Date:*
Dorothy E. Smith 185 7-20-10

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

**Brentwood West
3104 E. Broadway
Mesa, AZ 85204**

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

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Sincerely,

Signature
Glorance Anderson

Lot:
168

Date:
7-20-2010

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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,

Signature
Joan Anderson

Lot:
123

Date:
7-20-10

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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

Brentwood West
3104 E. Broadway
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Sincerely,

Signature *Lot:* *Date:*
 45 7-20-10

Bonnie Dupree

Subject: FW: Have Your Residents Comment to FHFA
Attachments: Resident Letter to FHFA - Final.doc

**Brentwood West
3104 E. Broadway
Mesa, AZ 85204**

You may be aware that the Federal Housing Finance Administration, which now oversees Fannie Mae and Freddie Mac, recently issued a proposed rule indicating it would not allow Fannie or Freddie to consider manufactured housing personal property loans (i.e. home financing for our customers) as part of the "duty to serve" underserved markets, including manufactured housing, that was mandated by Congress in 2008 through the Housing and Economic Recovery Act. As you know, the lack of available financing makes it more difficult to sell homes in our communities and makes it extremely difficult for our residents to sell their homes when they need to move, ultimately impairing the value of their homes.

The proposed rule is open for comment through this Wednesday, July 22. We have weighed in as a company, and I spent last Wednesday in Washington lobbying on this and other issues on Capitol Hill. Yesterday, I helped draft the attached letter, which MHI 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, but also homeowners – real families – weigh in on the proposed ruling.

This is an instance where we are perfectly aligned with our customers. We can help our business by asking them to help us, and in the process we can help them understand some of the challenges we face, how these same challenges impact them directly and how change will benefit them.

We need to have these back in the office by Tuesday July 21 by 3:00 pm. If I am not in my office please drop them in my box located next to my office door.

This letter was sent to me by David Lentz, President/CEO.

Thank You for your help.
Bonnie Dupree

Barry Roberts 7/20/10 # 187

**Brentwood West
3104 E. Broadway
Mesa, AZ 85204**

Mr. Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
1700 G Street, N.W. Fourth Floor
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EMAIL: RegComments@fhfa.gov
Subject Line: RIN 2590-AA27

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Signature *Lot:* *Date:*
Barry Roberts 187 7/20/10

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EMAIL: RegComments@fhfa.gov
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Sincerely,

Signature
Judy Stowers

Lot:
350

Date:
6-22-2010

Brentwood West
3104 E. Broadway
Mesa, AZ 85204

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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,

Signature
Jerry L. Orndorff

Lot:
332

Date:
7/20/10

Liontwood West
3104 E. Broadway
Mesa, AZ 85204

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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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Sincerely,

Signature	Lot:	Date:
Russell C Henderson	161	7/20/10
Lois Henderson	161	7-20-10

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Federal Housing Finance Agency
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Sincerely,

<i>Signature</i>	<i>Lot:</i>	<i>Date:</i>
<u>Aileen Holtz</u>	<u>366</u>	<u>7/20/10</u>

**Brentwood West
3104 E. Broadway
Mesa, AZ 85204**

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Federal Housing Finance Agency
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Sincerely,

Signature
Cathy Murdoch

Lot:
55

Date:
1-20-10

**Brentwood West
3104 E. Broadway
Mesa, AZ 85204**

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Federal Housing Finance Agency
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<i>Signature</i>	<i>Lot:</i>	<i>Date:</i>
<u>James J. Murdoch</u>	<u>55</u>	<u>7/20/10</u>

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Thank you for your consideration of these comments.

Sincerely,

Signature Lot: Date:
Rebecca S. Naab 274 7-20-10

**Brentwood West
3104 E. Broadway
Mesa, AZ 85204**

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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Sincerely,

<i>Signature</i>	<i>Lot:</i>	<i>Date:</i>
<u>Gwen J. Brown</u>	<u>51</u>	<u>7-20-10</u>

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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3104 E. Broadway
Mesa, AZ 85204**

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Thank you for your consideration of these comments.

Sincerely,

Signature
Mr. & Mrs. Robert Auster

Lot:

Date:

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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

Brentwood West
3104 E. Broadway
Mesa, AZ 85204

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Sincerely,

Signature
Deanna Young

Lot:
115

Date:
7-20-10

**Brentwood West
3104 E. Broadway
Mesa, AZ 85204**

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,

<i>Signature</i>	<i>Lot:</i>	<i>Date:</i>
<i>Charles A. Machado</i>	<u>160</u>	<u>7-20-10</u>
<i>Elaine A. Machado</i>	160	7-2-10

**Brentwood West
3104 E. Broadway
Mesa, AZ 85204**

Mr. Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
1700 G Street, N.W. Fourth Floor
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EMAIL: RegComments@fhfa.gov
Subject Line: RIN 2590-AA27

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Sincerely,

Signatures
Jean Rowlandson
Elbert Rowlandson

Lot:
22

Date:
7-20-2010

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

**Brentwood West
3104 E. Broadway
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Sincerely,

<i>Signature</i>	<i>Space</i>	<i>Date</i>
<i>Rosalie K. Sedmore</i>	<i>267</i>	<i>7/20/2010</i>

Brentwood West
3104 E. Broadway
Mesa, AZ 85204

Mr. Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
1700 G Street, N.W. Fourth Floor
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EMAIL: RegComments@fhfa.gov
Subject Line: RIN 2590-AA27

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Sincerely,

Signature *Lot:* *Date:*
Francis F. Batcheller 180 7-19-10

**Brentwood West
3104 E. Broadway
Mesa, AZ 85204**

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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,

Signature *Lot:* *Date:*
Ray & Shirley Kainer 331 7-20-2010

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Federal Housing Finance Agency
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Subject Line: RIN 2590-AA27

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Mesa, AZ 85204

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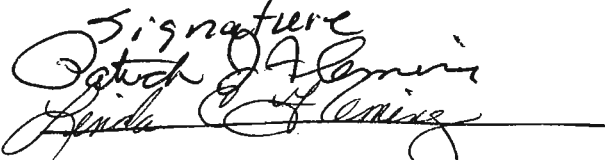
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Sincerely,

Signature

Linda J. Smith

Lot:
208
208

Date:
7-20-10
7-20-10

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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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Mesa, AZ 85204**

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Sincerely,

Signature *Lot:* *Date:*
Elaine Haugland 14 7-20-10

Bonnie Dupree

From: Henrietta VanMaanen [yettyvm@hotmail.com]
Sent: Tuesday, July 20, 2010 12:46 PM
To: Bonnie Dupree
Subject: Letter to Mr. Pollard

**Brentwood West
3104 E. Broadway
Mesa, AZ 85204**

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,

Henrietta Van Maanen
Resident of Brentwood West in Mesa, AZ

**Brentwood West
3104 E. Broadway
Mesa, AZ 85204**

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

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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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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.

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Thank you for your consideration of these comments.

Sincerely,

Signature
Lloyd C Beyers

Lot:
276

Date:
7/20/10

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

**Brentwood West
3104 E. Broadway
Mesa, AZ 85204**

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

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Sincerely,

Signature: _____ Date: _____
Robert & Carol Meyer 7/20/2010

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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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3104 E. Broadway
Mesa, AZ 85204**

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Thank you for your consideration of these comments.

Sincerely,

Signature
Shirley M. Bigler

Lot:
265

Date:
7.20.10

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

Brentwood West
3104 E. Broadway
Mesa, AZ 85204

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Sincerely,

Signature	Lot:	Date:
<u>Wayne Lewis</u> Dolores R. Smart	<u>23</u>	<u>7/20/10</u>

Brentwood West
3104 E. Broadway
Mesa, AZ 85204

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,

Signature
Oliver M. Stowers

Lot:
131

Date:
July 21, 2010

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

**Brentwood West
3104 E. Broadway
Mesa, AZ 85204**

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Thank you for your consideration of these comments.

Sincerely,

Signature

Alice Anderson

Lot:
#99

Date:
7/21/10

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

Brentwood West
3104 E. Broadway
Mesa, AZ 85204

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Sincerely,

Signature
[Handwritten Signature]

Lot:
27

Date:
7-25-10

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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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Mesa, AZ 85204**

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Thank you for your consideration of these comments.

Sincerely,

Signature
Dave Evans

Lot:
13

Date:
7/2

Brentwood West
3104 E. Broadway
Mesa, AZ 85204

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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Thank you for your consideration of these comments.

Sincerely,

Signature
Ray Kelly

Lot:
16

Date:
7-20-10

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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3104 E. Broadway
Mesa, AZ 85204**

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Sincerely,

Signature



Lot:

302

Date:

7/20/10

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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,

Signature

Lot:

Date:

Mr. Coleman

302

7/20/10

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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,

Signature
Mary-Whitlow

Lot:
337

Date:
7-20-2010

Brentwood West
3104 E. Broadway
Mesa, AZ 85204

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Federal Housing Finance Agency
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Thank you for your consideration of these comments.

Sincerely,

Signature
Howard Shortliff

Lot: 188

Date: 7-20-2010

Howard Shortliff

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

Brentwood West
3104 E. Broadway
Mesa, AZ 85204

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

Dear Mr. Pollard:

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Thank you for your consideration of these comments.

Sincerely,

Signature Lot: Date:
Marian Law 340 7-20-2010

**Brentwood West
3104 E. Broadway
Mesa, AZ 85204**

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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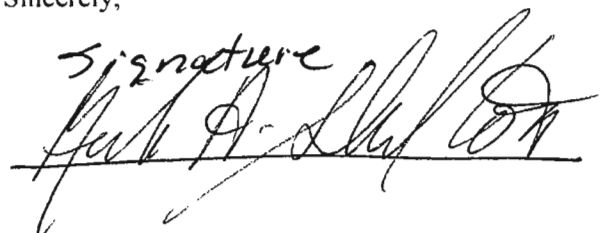
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Sincerely,

Signature:  Lot: 17 Date: July 20, 2010

**Brentwood West
3104 E. Broadway
Mesa, AZ 85204**

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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Thank you for your consideration of these comments.

Sincerely,

Signature
Johnson

Stanley L. Johnson Sr.

Lot:
317

317

Date:
7-20-10

7-20-10

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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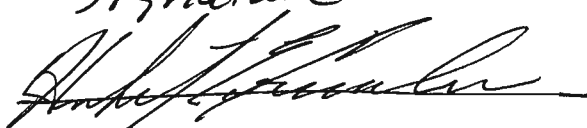
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Thank you for your consideration of these comments.

Sincerely,

Signature


Lot:
268

Date:
7-20-10

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

Brentwood West
3104 E. Broadway
Mesa, AZ 85204

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

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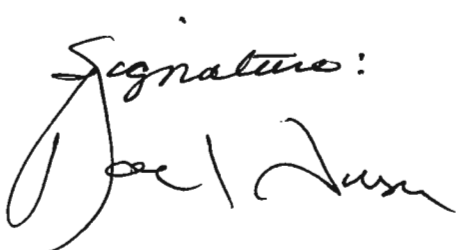
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Thank you for your consideration of these comments.

Sincerely,

Signature:


Lot:
#2

Date:
7/20/10

**Brentwood West
3104 E. Broadway
Mesa, AZ 85204**

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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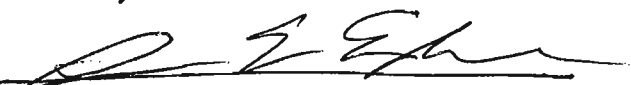
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Thank you for your consideration of these comments.

Sincerely,

Signature Lot: Date:
 38 7/20/10
Ann Edwards

**Brentwood West
3104 E. Broadway
Mesa, AZ 85204**

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,

Signature Lot: Date:
Foy Wanda Pitman 138 7-20-10

Frontwood West
3104 E. Broadway
Mesa, AZ 85204

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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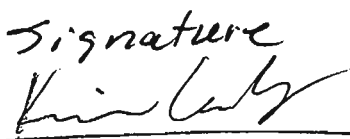
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Sincerely,



KEITH N. LAMB

Lot:
#50

Date:
7-20-10

**Brentwood West
3104 E. Broadway
Mesa, AZ 85204**

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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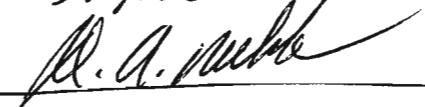
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Sincerely,

Signature


Lot:
270

Date:
7/20/10

**Brentwood West
3104 E. Broadway
Mesa, AZ 85204**

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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Thank you for your consideration of these comments.

Sincerely,

Signature *Lot:* *Date:*
Claudia A. Presler 113 7-20-2010

**Brentwood West
3104 E. Broadway
Mesa, AZ 85204**

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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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Thank you for your consideration of these comments.

Sincerely,

Signature	Lot:	Date:
<u>Ronald Casperson</u>	<u>34</u>	<u>7-20-10</u>
Joyce P. Casperson	34	7-19-10

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

**Brentwood West
3104 E. Broadway
Mesa, AZ 85204**

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,

Signature


Lot:
315

Date:
7/19/10

**Brentwood West
3104 E. Broadway
Mesa, AZ 85204**

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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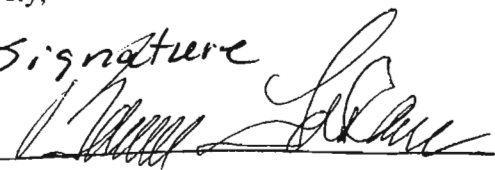
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Sincerely,

Signature  Lot: 132 Date: 7/20/10

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

Brentwood West
3104 E. Broadway
Mesa, AZ 85204

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Sincerely,

Signature
Donnie McConnell
Bill McConnell

Lot:
129
129

Date:
7-21-10
7-21-10

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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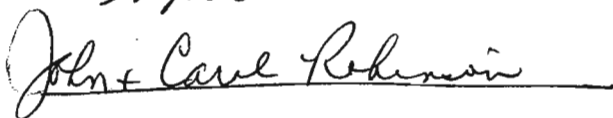
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Sincerely,

Signature


Lot:
11

Date:
7/20/10

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

Brentwood West
3104 E. Broadway
Mesa, AZ 85204

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

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Sincerely,

Signature


Lot:
312

Date:
7/20/10

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

Brentwood West
3104 E. Broadway
Mesa, AZ 85204

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

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Sincerely,

<i>Signature</i>	<i>Lot:</i>	<i>Date:</i>
<u><i>Venna R. Morrison</i></u>	<u><i>37</i></u>	<u><i>7-20-200</i></u>

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

Brentwood West
3104 E. Broadway
Mesa, AZ 85204

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

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Sincerely,

Signature Lot: Date:
Beth A. Hoenes 110 7/20/2010

Brentwood West
3104 E. Broadway
Mesa, AZ 85204

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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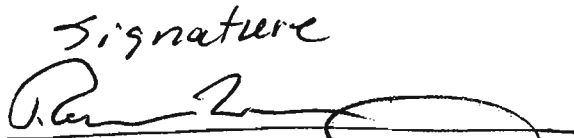
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Sincerely,

Signature	Lot:	Date:
	273	7/20/2010
Annette Myers	273	7/20/2010

**Brentwood West
3104 E. Broadway
Mesa, AZ 85204**

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,



191

7-20-10

**Brentwood West
3104 E. Broadway
Mesa, AZ 85204**

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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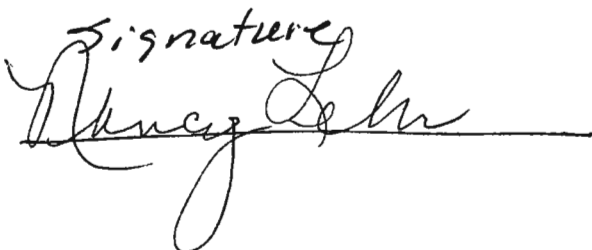
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Sincerely,

Signature


Lot:
96

Date:
7/20/10

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,

Signature *Lot:* *Date:*
Welma Amann 170 7/20/10

**Brentwood West
3104 E. Broadway
Mesa, AZ 85204**

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Federal Housing Finance Agency
1700 G Street, N.W. Fourth Floor
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Thank you for your consideration of these comments.

Sincerely,

Signature
Robert Lohse
Patricia Lohse

Lot:
142C

Date:
2-19-10

**Brentwood West
3104 E. Broadway
Mesa, AZ 85204**

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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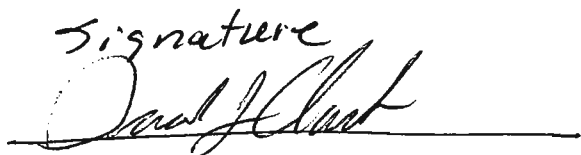
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Sincerely,

Signature


Lot:
140

Date:
7-20-10

**Brentwood West
3104 E. Broadway
Mesa, AZ 85204**

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Federal Housing Finance Agency
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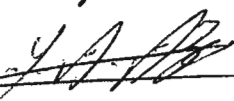
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Sincerely,

Signature

Lot:

Date:



217

7-20-10

**Brentwood West
3104 E. Broadway
Mesa, AZ 85204**

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Federal Housing Finance Agency
1700 G Street, N.W. Fourth Floor
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Sincerely,

Signature
Perlite Winkler

Lot:
92

Date:
7/20/10

**Brentwood West
3104 E. Broadway
Mesa, AZ 85204**

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Federal Housing Finance Agency
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Sincerely,

Signature Lot: Date:
Helen K. League 90 7-20-10

**Brentwood West
3104 E. Broadway
Mesa, AZ 85204**

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Federal Housing Finance Agency
1700 G Street, N.W. Fourth Floor
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Subject Line: RIN 2590-AA27

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Sincerely,

Signature
Donna McClemerson

Lot:
89

Date:
7/20/10

**Brentwood West
3104 E. Broadway
Mesa, AZ 85204**

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Federal Housing Finance Agency
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Sincerely,

Signature	Lot:	Date:
<u>Clair Buckingham</u>	<u>263</u>	<u>7-20-2010</u>
Peta G. Buckingham	263	7-20-2010

**Brentwood West
3104 E. Broadway
Mesa, AZ 85204**

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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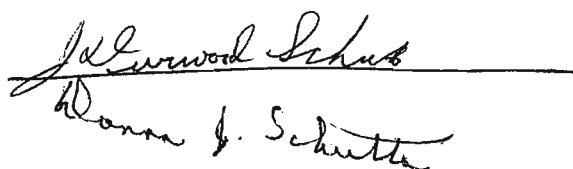
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Sincerely,

Signature

Donna J. Schutte

Lot:
62
62

Date:
7/20/10
7/20/10

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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

Brentwood West
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Mesa, AZ 85204

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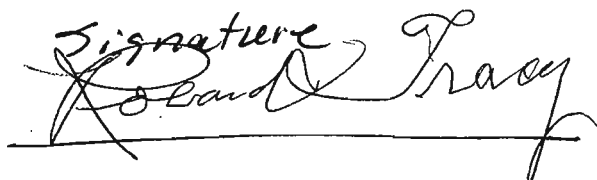
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Sincerely,

Signature

Robert Tracy

Lot: 345 Date:
7-21-2010

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Federal Housing Finance Agency
1700 G Street, N.W. Fourth Floor
Washington, DC 20552
EMAIL: RegComments@fhfa.gov
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Signature Lot: Date:
Mr. & Mrs. Paul A. Thomas #216 7-20-10

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EMAIL: RegComments@fhfa.gov
Subject Line: RIN 2590-AA27

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Sincerely,

Signature

Lot:

Date:

[Handwritten Signature]

181

7-21-10

Does this APPLY IF You Don't own the land? ALSO THE HIGH LOT Fees MAKE IT UNAFFORDABLE TO EVEN FINANCE ANYTHING ANYWAY! (over)

**Brentwood West
3104 E. Broadway
Mesa, AZ 85204**

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Thank you for your consideration of these comments.

Sincerely,

Signature

Lot:

Date:

Margaret A. Dredgen

158

7/20/2010

*This has been going on for some time
I could not get financing when I purchased my home*

over

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

**Brentwood West
3104 E. Broadway
Mesa, AZ 85204**

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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 #193 7-21-10

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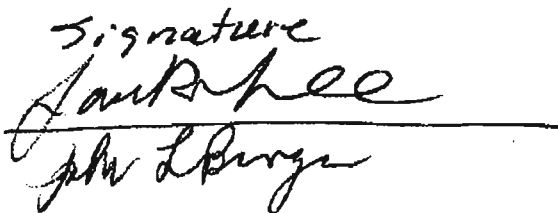
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Sincerely,

Signature

Paul L. Burge

Lot:
130
130

Date:
20 July 10
July 20, 2010

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Washington, DC 20552
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Sincerely,

Signature
Julie Stubble

Lot:
153

Date:
7-20-10

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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,

Karen Hennen

Gene Hennen

Lot 226

1

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Federal Housing Finance Agency
1700 G Street, N.W. Fourth Floor
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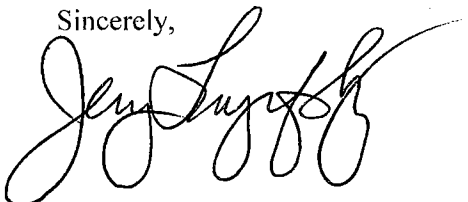
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July 22, 2010
Mr. Alfred M. Pollard
General Counsel
Federal Housing Finance Agency
Fourth Floor
1700 G Street, NW
Washington, DC 20552

Subject: COMMENTS/RIN 2590-AA27

Dear Mr. Pollard,

I have reviewed the Notice of Proposed Rulemaking that has been published by your agency that is designed to fulfill the requirement as outlined in the Housing and Economic Recovery Act of 2008. As part of your constituency who is supposed to be served by your agency, you failed to serve with these new guidelines. The principle reason is because all you have done is maintain the status quo.

It would be nice if my home was able to be placed on a permanent foundation on a piece of land that I owned. Unfortunately, I am not able to afford my own plot of land and therefore am forced to be a home owner in a land leased community.

The lending restrictions you propose for homes such as mine are nothing more than maintaining what currently exists. I have been hurt by the current rules - which are also the proposed rules in the following way(s):

It would be virtually impossible for me to sell my home because potential buyers, even when credit qualified, will be unable to secure financing.

I have a good credit score and chose to live in a manufactured home because I wanted to live within my means. Nevertheless, lenders on homes such as mine charge very high interest rates especially when compared to other home loans.

I believe that a better system of lending for manufactured homes like mine could be put in place with appropriate safeguards that would protect the lenders interests, such as long term leases for the life of the loan with rent increases tied to the consumer price index, which would be fair to all parties concerned. I feel your agency needs to assume a leadership role in bringing this to pass.

I also would like to have the opportunity to purchase my community with the rest of my neighbors and friends. Programs should be set in place that would enable us to do just that. It has already been done successfully in several hundred communities similar to ours throughout the country. Not one has every failed! All we want is the opportunity to do the same in our community.

I appreciate and thank you for your time and consideration.

Thank you for your attention.

Sincerely,

