

Mr. Alfred M. Pollard, General Counsel  
Federal Housing Finance Agency  
1700 G Street, N.W. Fourth Floor  
Washington, DC 20552  
EMAIL: [RegComments@fhfa.gov](mailto:RegComments@fhfa.gov)  
Subject Line: RIN 2590-AA27

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

Dear Mr. Pollard:

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,  
Hometown America-Cimarron Park  
901 Lake Elmo Ave N  
Lake Elmo, MN 55042  
"Attached Residents Signatures"

Community Name:

Address:

Cimarron Park

901 Lake Elm Ave N.

Lake Elm MN 55042

1

Resident Name

Address

Donald Lowry	Donald Lowry	273 Cimarron Lake Elm MN 55042
Pamela Jachnycky	Pamela Jachnycky	513 Cimarron Lake Elm MN 55042
Daniel Grass	Daniel Grass	141 Cimarron Lake Elm MN 55042
Raymond Kintz	Raymond E. Kintz	234 Cimarron Lake Elm MN 55042
Joshua Berry	Joshua Berry	143 Cimarron Lake Elm MN 55042
David Wheeler	David Wheeler	542 Cimarron Lake Elm MN 55042
Geoff Seubuth	Geoff Seubuth	601 Cimarron Lake Elm MN 55042
Steve Baum	(Steve Baum)	425 Cimarron Lake Elm MN 55042
Sandy Caballero	Sandy Caballero	658 Cimarron Lake Elm MN 55042
Joe Rickert	Joe Rickert	634 Cimarron Lake Elm MN 55042
Thalassa Ryan	Thalassa Ryan	622 Cimarron Lake Elm MN 55042
Chris Fitz	(Chris Fitz)	615 Cimarron Lake Elm MN 55042
Chris Paschke	(Chris Paschke)	607 Cimarron Lake Elm MN 55042
May Johnson	May Johnson	586 Cimarron Lake Elm MN 55042
May Johnson	May Johnson	580 Cimarron Lake Elm, MN 55042
Jim Meyer	Jim Meyer	570 Cimarron Lake " 55042
Jim Meyer	Jim Meyer	561 Cimarron Lake Elm 55042
Jim Meyer	Jim Meyer	479 Cimarron Lake Elm 55042
Janet Aquilera	Janet Aquilera	477 Cimarron Lake Elm 55042
DeLoach	DeLoach	460 Cimarron Lake Elm 55042
Janessa Wasselush	Janessa Wasselush	689 Cimarron Lake Elm 55042
Carolyn Nelson	Carolyn Nelson	26 Cimarron Lake Elm 55042
Katie Stranski	Katie Stranski	32 Cimarron Lake Elm MN 55042
Ken Melroy	Ken Melroy	10 Cimarron Lake Elm 55042
Ken Melroy	Ken Melroy	16 Cimarron Lake Elm MN 55042
Ken Melroy	Ken Melroy	141 Cimarron
Ken Melroy	Ken Melroy	83 Cimarron

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07/22/2010 THU 14:18 FAX 312 205 1216 CIMARRON PARK 003/006

Community Name:

Address:

Cimarron Park

2

Resident Name

Address

ETHEL BERRY	504 CIMARRON
Debbie Norring	506 Cimarron
Patricia Gold	521 Cimarron
Dale Seubling	527 Cimarron
Wile Rappel	428 Cimarron
John Lamer	433 Cimarron
Judith Dots	397 Cimarron
John Lamer	395 Cimarron
John Lamer	379 Cimarron
Robert Carter	377 Cimarron
Robert Carter	375 Cimarron
Tanner Self	267 Cimarron
Oliver J. Maynard	271 Cimarron
Stephanie J. Jackson	285 Cimarron
Paul M. ...	265 Cimarron
Murdell Covanagh	90 Cimarron
Dick Covanagh	90 Cimarron
Gregory Pathway	88 Cimarron
James E. ...	71 Cimarron
Beth ...	57 Cimarron
Ann Barton	55 Cimarron
Pat W. ...	47 Cimarron
Julie Abernethy	45 Cimarron
Leslie ...	44 Cimarron
Arnolfo Ramirez	11 Cimarron

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[JOB NO. 5312]

004

07/22/2010 THU 14:18 FAX 312 205 1216 CIMARRON PARK

004/006

Community Name:

Address:

Cimarron Park

~~000~~ (3)

Resident Name

Address

Joan Yostum	673 Cimarron
Connie Furchner	673 Cimarron
JEFF WINTER	602 CIMARRON
Valerie Hulst	602 CIMARRON
Melissa Abbott	414 Cimarron
Leanne Johnson	416 CIMARRON
Donald Johnson	411 CIMARRON
Mark Cochasky	431 Cimarron Ct.
• NORA FASTERA	453 Cimarron
• JOE FASTER	453 Cimarron
• Eric Howland	619 CIMARRON
• Victoria Lheureux	345 Cimarron
Reagan Franzen	350 Cimarron
William	50 Cimarron
Erin Meier	555 Cimarron
Jerry Fridholm	18 CIMARRON
Bea Fridholm	18 Cimarron
<del>Jeff</del>	34 Cimarron
<del>Jim</del>	34 Cimarron
• James Coffey	36 Cimarron
• Terese McHugh	487 Cimarron
• Bobt Mason	483 Cimarron
• Matt Donnerbauer	350 Cimarron
• Bernardo Sepulveda	352 Cimarron
• Naureen Pitard	621
Chuck Diaz	565 Cimarron
Sam Buz	193 Cimarron

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0005/006

07/22/2010 THU 14:21 [JOB NO. 5312] 0005

Cimarron Park

4

Community Name:

Address:

Resident Name

Address

Resident Name	Address
Denise Dosz-Week	505 Cimarron Lk E
Betty Vold	517 Cimarron Park LE
Diane Lemke	363 Cimarron
Jeremy Meloy	283 Cimarron
Caitlyn Buffham	283 Cimarron
Jeremy Huggins	277 Cimarron
Chris Blumhisp	288 Cimarron
<del>_____</del>	290 Cimarron
Raven Padilla	305 Cimarron
Wade Carron	263 Cimarron
Robert Peterson	86 Cimarron
Cynthia Kuerde	87 Cimarron
<del>_____</del>	69 Cimarron
Aki Su Polongowski	51 Cimarron
Shelley Wheeler	549 Cimarron
Alia & Dawo	525 Cimarron
Alia & Dawo	259 Cimarron