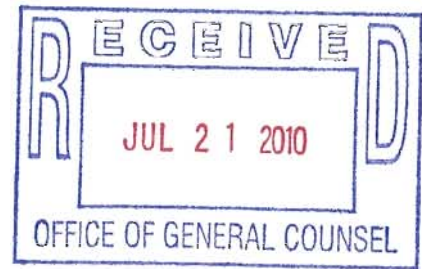


Mr. Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
1700 G Street, N.W. Fourth Floor
Washington, DC 20552
EMAIL: RegComments@fhfa.gov
Subject Line: RIN 2590-AA27



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, and I am sending this letter on behalf of the Stonebrook Community Homeowners' Association, which represents 199 owners of manufactured homes in our 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. Our HOA members and I are 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, and on behalf our HOA members, I urge FHFA to amend its proposed rule to also consider manufactured home personal property loans as part of the GSEs duty to serve.

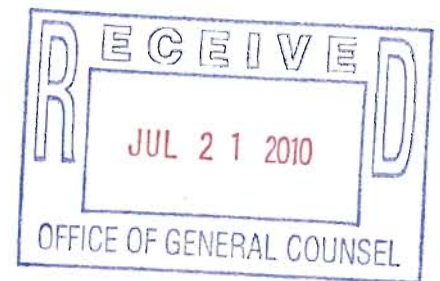
Thank you for your consideration of these comments.

Sincerely,

Handwritten signature of Frederick Gettig in blue ink.

Frederick Gettig
Vice President, Stonebrook Homeowners Association
Homosassa, Florida

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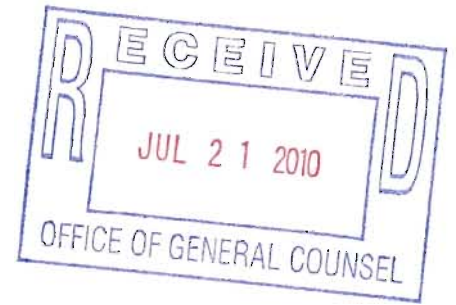
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Thomas A. Ferguson
Catherine Ferguson

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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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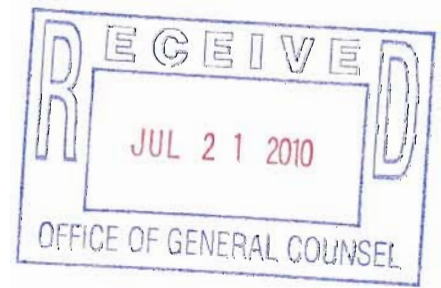
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Albert T. Anderson

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Subject Line: RIN 2590-AA27



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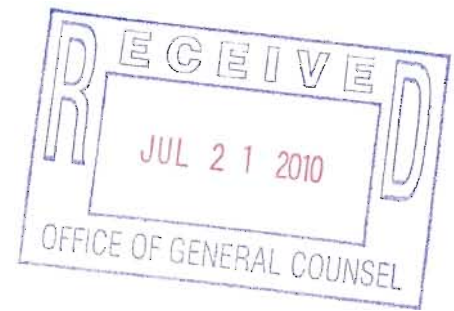
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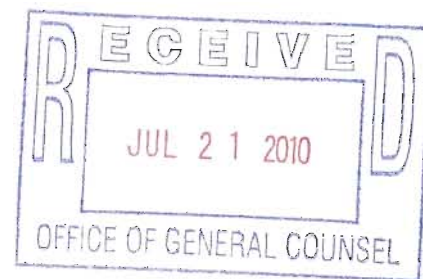
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Federal Housing Finance Agency
1700 G Street, N.W. Fourth Floor
Washington, DC 20552
EMAIL: RegComments@fhfa.gov
Subject Line: RIN 2590-AA27

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

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, and I am sending this letter on behalf of the Forest View Community Homeowners' Association, which represents 275 owners of manufactured homes in our 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,



JoeAnn Gidlow
President, Forest View Homeowners Association
Homosassa, Florida

From: Tom Nicodemus [tnicodemus@fuse.net]
Sent: Thursday, July 22, 2010 7:36 PM
To: !FHFA REG-COMMENTS
Subject: RIN 2590-AA27

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

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Tom Nicodemus
8892 W Forest View Dr.
Homosassa, Fl 34448
tnicodemus@tampabay.rr.com

Kenneth W. Gonsorowski
Virginia A. Gonsorowski
2610 Nine Lake Loop
Stonebrook
Homosassa, FL 34448-8927

July 26, 2010

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

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

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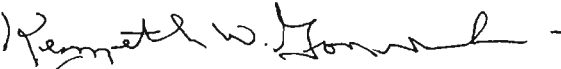
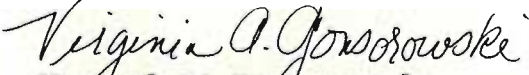
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