

WOODLAND HOMEOWNERS ORGANIZATION, INC.
5891 PATRIOT PASS
GROVELAND FL 34736

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 Woodland Homeowners Organization, Inc., the Community Homeowners' Association, which represents 174 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.

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 our homes. 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, 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,

A handwritten signature in cursive script that reads "Richard Herbert" followed by a stylized monogram or flourish.

Richard Herbert
President, Woodland Homeowners Organization, Inc.

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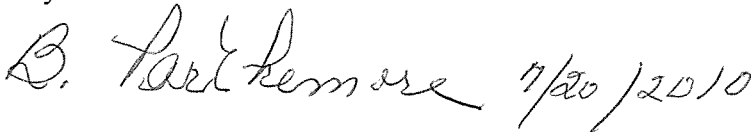
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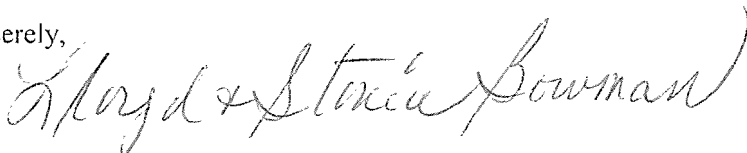
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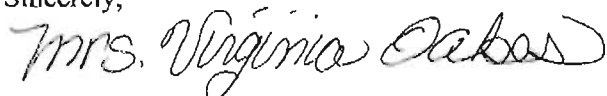
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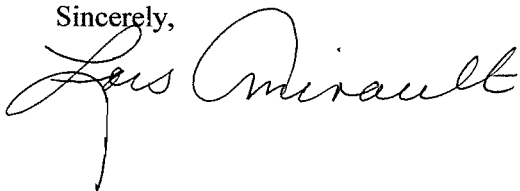
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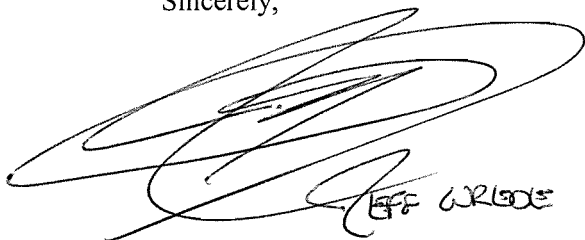
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JEFF WORLOCK

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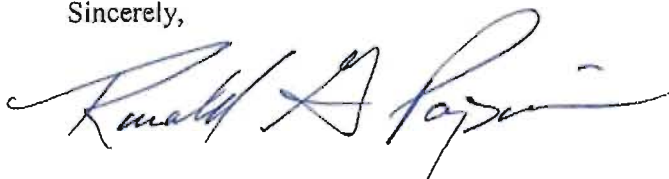
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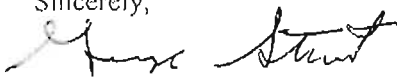
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Jo Ann Stevens



George Stevens
6009 Liberty Dr.
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Woodlands @ Church Lake
Lot #154

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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 RTN 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.

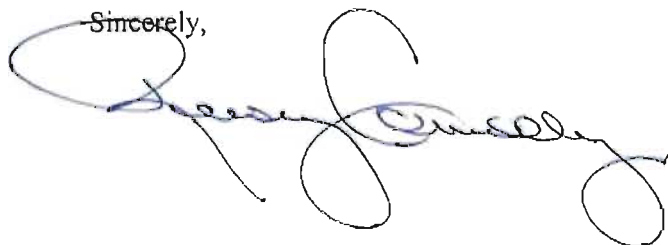
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As a taxpayer, I appreciate the concerns raised by FHFA to ensure the GSEs remain economically viable institutions and that adequate consumer protections are in place. But FHFA and the GSEs also have an obligation to serve manufactured housing and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

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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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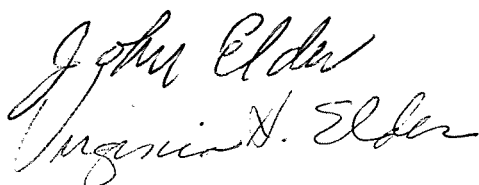
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Virginia H. Elder

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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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Muriel E. Battistoni
Richard B. Battistoni

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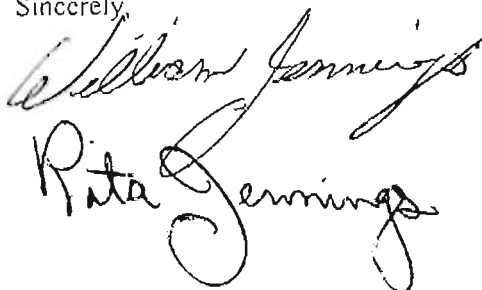
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William Jennings
Rita Jennings

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Subject Line: RIN 2590-AA27

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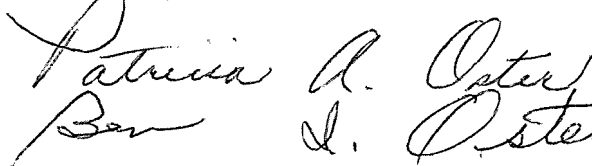
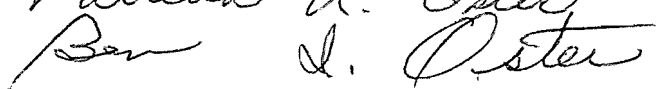
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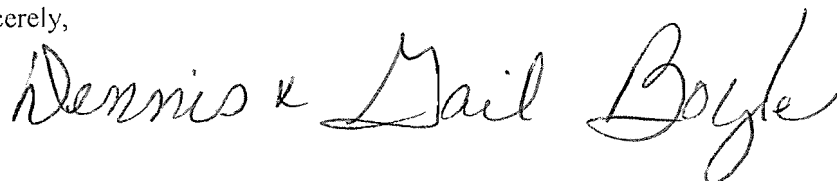
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A handwritten signature in black ink that reads "Dennis & Gail Boyle". The signature is written in a cursive, flowing style.

Mr. Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
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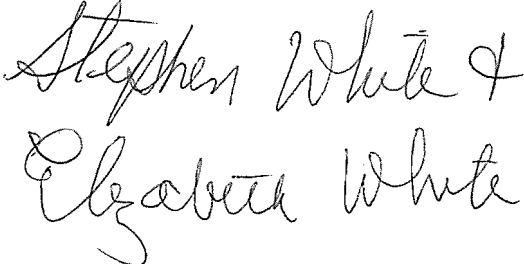
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Stephen White &
Elizabeth White

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Sincerely,

Rachel Padilla

dolly

From: "American Land Lease" <americanland@jangomail.com>
To: <floridadol@embarqmail.com>
Sent: Monday, July 19, 2010 2:04 PM
Attach: Resident Letter to FHFA.doc
Subject: An important letter from American Land Lease



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 -

7/20/2010

dolly

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7/20/2010

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Subject Line: RIN 2590-AA27

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

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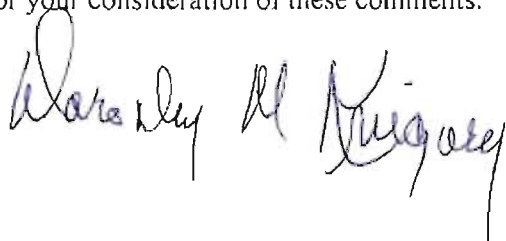
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Thank you for your consideration of these comments.

Sincerely,



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, *Harold Saxby*

Elin Saxby

Harold and Elin Saxby

6154 Liberty Drive, Groveland, FL 34736

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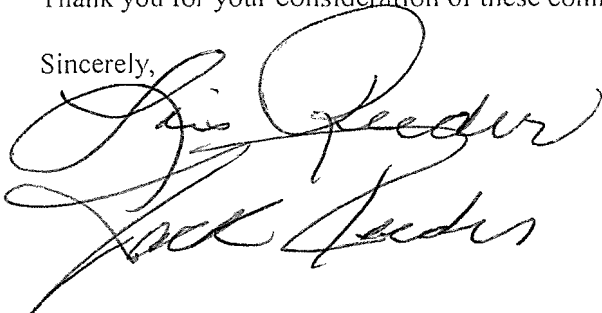
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Sincerely, *Roberta Price*

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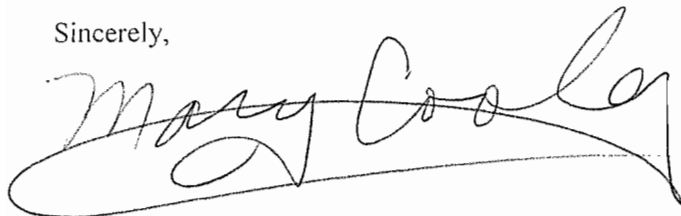
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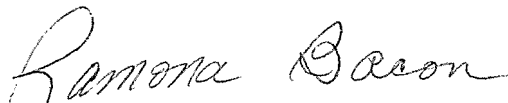
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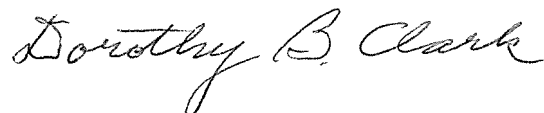
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CAROL S. CONNER

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Thank you for your consideration of these comments.

Sincerely,

A handwritten signature in black ink, appearing to read "James C. ...". The signature is written in a cursive style and is positioned to the right of the word "Sincerely,".

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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Sandra L. Smith

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Edo Joseph
1126 Pioneer Cr
Gould FL 34736

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Harold Rambow

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Bonita R. Miller
20708 Goldenrain Pass
Groveand, FL 34736

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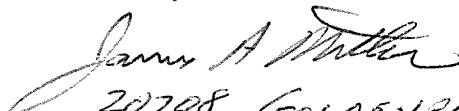
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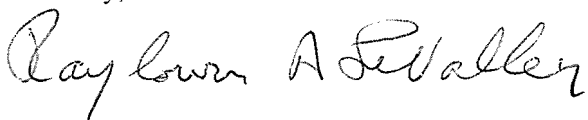
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