

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 [Royal Palm Village] Community Homeowners' Association, which represents [282] 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,



Jim Lemmonier
President, Royal Palm Village Homeowners Association

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Tom & Joyce Humbert

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Richard DeWinter
Carole DeWinter

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Daniel E Hall
April A Hall

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John Maguire
Carol Magie

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Tom Mosier # 260

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Judith B. Mickelly
Lot 235
3000 Hwy 17/92 W.
Haines City, FL 33844

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Jerry Stoffer 105

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Donna Hoffer 105

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Deanna Masier - 260

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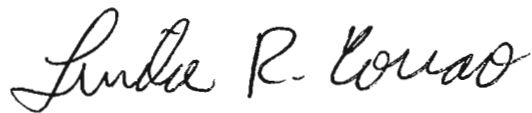
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Mr. Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
1700 G Street, N.W. Fourth Floor
Washington, DC 20552
EMAIL: RegComments@fhfa.gov
Subject Line: RIN 2590-AA27

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

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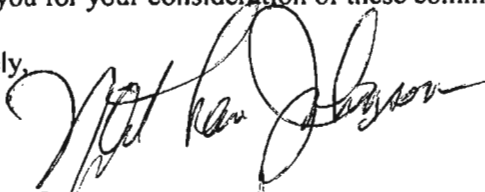
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Pat McConnell

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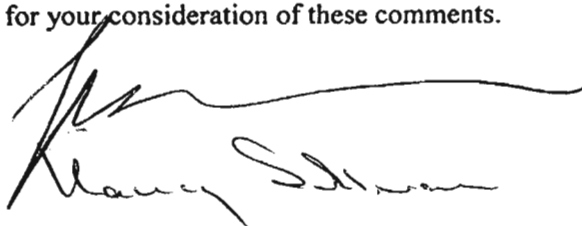
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3000-Hwy. 17-92W. #523,
Harris City, LA 33844

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Sincerely, *James S. Muller*
3000 Hwy 17-92N #69
Haines City, Ab. 33844

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

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

Dear Mr. Pollard:

I am one of the roughly 10.8 million people who own and live in a manufactured home and reside in a manufactured home land-lease community. Please consider this letter as a response to the Enterprise Duty to Serve Underserved Markets Notice of Proposed Rule Making and Request for Comments (RIN 2590-AA27) released June 7, 2010 by the FHFA.

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Thank you for your consideration of these comments.

Sincerely,

Ruth M. Miller
3000 Hwy 17-92 W #499
Harris County TX 77384

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Jerry B Miller
3000 Hwy 17-92 W # 499
Plain City OH 45324

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Washington, DC 20552
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Mark Severy
300 Hwy 10/92 W 201012
Harrod City
33844

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Federal Housing Finance Agency
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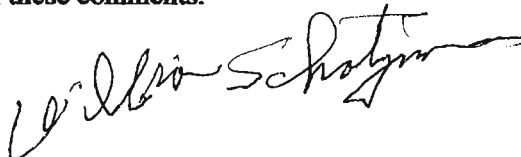
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Ann Freeman
3000 US Hwy 17/92 W
Lot #640.
Haines City, FL
33844

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Federal Housing Finance Agency
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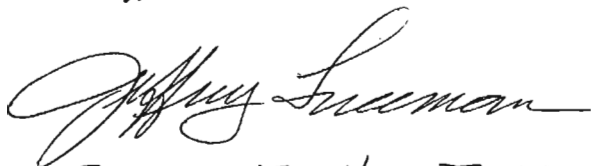
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3000 US Hwy ~~17~~ 17 92W

LOT 640

HAINES CITY, FL 33844

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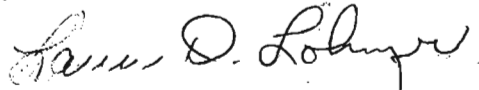
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Sincerely, 
Lawrence D. Lohmeyer
Royal Palm Village
3000 US Hwy. 17 92 W
HAINES City, FL 33844

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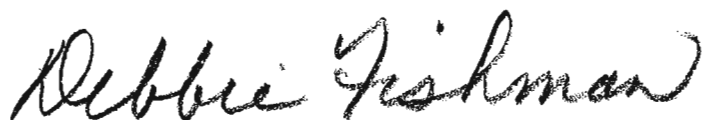
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Federal Housing Finance Agency
1700 G Street, N.W. Fourth Floor
Washington, DC 20552
EMAIL: RegComments@fhfa.gov
Subject Line: RIN 2590-AA27

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

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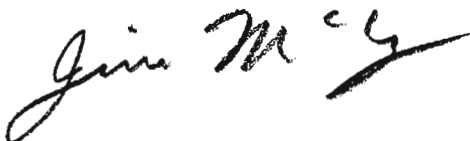
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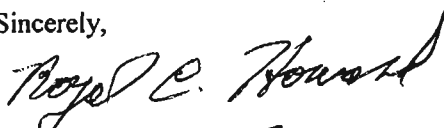
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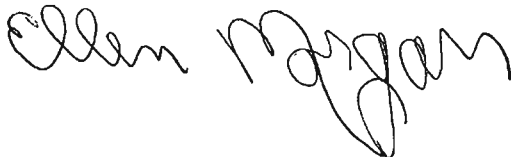
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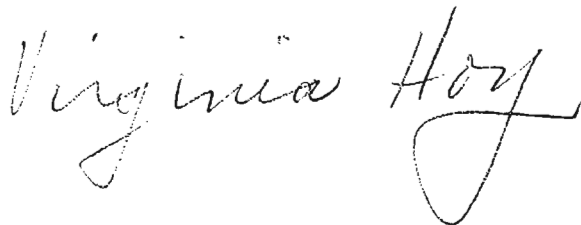
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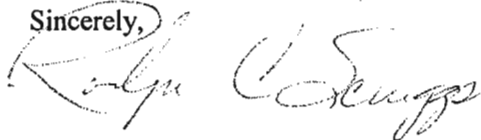
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3000 Hwy. 17/92 west
Lot 527
Haines City Fl. 33874

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Nancy E. Donahue
Lot 251

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Vivian G. Cross Lot #239

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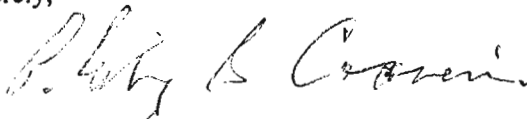
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P. W. B. Cooper
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Armando & Josie Zapata
2011/23

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Thank you for your consideration of these comments.

Sincerely,

A handwritten signature in cursive script that reads "Alfred Zapata". The signature is written in black ink and is positioned below the typed name "Alfred Zapata".

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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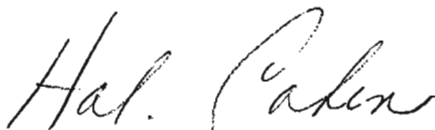
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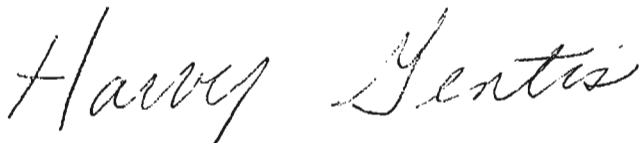
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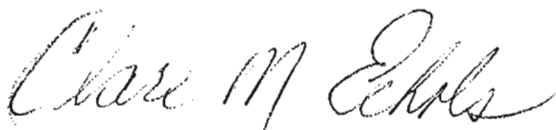
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Glenwood Ogilvy
Royal Palm Village
Haines City, Florida 35844

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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,



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

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

Dear Mr. Pollard:

I am one of the roughly 10.8 million people who own and live in a manufactured home and reside in a manufactured home land-lease community. Please consider this letter as a response to the Enterprise Duty to Serve Underserved Markets Notice of Proposed Rule Making and Request for Comments (RIN 2590-AA27) released June 7, 2010 by the FHFA.

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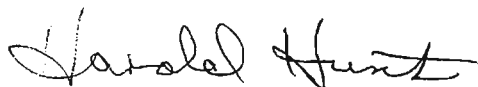
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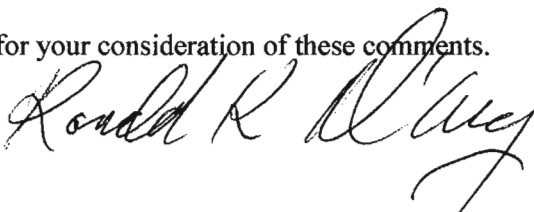
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Antoinette M. Doyle
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Royal Palm Village #252
3000 U.S. Hwy. 17-92 W
Haines City, FL 33844-8816