

From: kim silver [slvrkm@yahoo.com]

Sent: Thursday, September 23, 2010 3:26 PM

To: !FHFA REG-COMMENTS

Cc: Pollard, Alfred; Jones, Gwen; Office of the Director; Lauren.alfred@mail.house.gov; vcgold@dakotacom.net; vcgolder@realtors.org

Subject: Guidance on Private Transfer Fee Covenants (2010-N-11)

I am a resident of a community, which uses Private Transfer Fee's ("PTF's") to partially fund HOA amenities and operations for the direct benefit of our homeowners. I believe that the FHFA should exempt from its rule the use of PTF's that benefit HOAs and other non-profits. I am opposed to the adoption of this rule, as proposed, because it would hurt the marketability of my home, likely lead to an increase in my HOA dues, and cause my family serious financial hardship.

Kim Silver

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