

RECEIVED
10.15.10

UNITED STATES DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON, DC 20552

Edward DeMarco, Acting Director
Federal Housing Finance Agency
1700 G Street, NW,
Washington, DC 20552

Dear Director DeMarco,

I am a cooperative shareholder at Mitchell Gardens # 2 Co-op. in Queens, NY. The rule change that your agency is proposing regarding the banning of the transfer fee (flip tax) in order for the bank to approve a mortgage would devastate our very existence.

There is no third party involved when a unit changes ownership in co-ops. All funds realized from the transfer of stock goes into the Corporations capital reserve account and is used for capital improvement, upgrades, and major repairs to the property. It is these funds that help middle class families and senior citizens on fixed incomes continue to live in affordable housing where they have made an investment.

Please do not impose this ban on us. Exempt New York from this proposal and allow us to continue to enjoy the quality of life environment we worked hard to achieve.

Sincerely,

Mrs. Harriet Greene

Cooperative Shareholder



Ms. Harriet Greene
2914 139th St Apt 1G
Flushing, NY 11354

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JUL 10 10:16:10

Edward DeMarco, Acting Director
Federal Housing Finance Agency
1700 G Street, NW,
Washington, DC 20552

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Sincerely,



Cooperative Shareholder

RECEIVED
12.16.12

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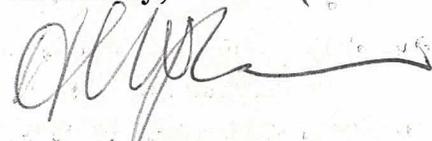
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Cooperative Shareholder

Hsi-Chang Lin
26-26, 141 St, Apt 5E
Flushing, NY, 11354

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OCT 6 2010

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Sincerely,

Robert Kaye
MG#2 COOP
Cooperative Shareholder

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Sincerely,

Arla Pisko Apt 26-R

Cooperative Shareholder



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Federal Housing Finance Agency
1700 G Street, NW,
Washington, DC 20552**

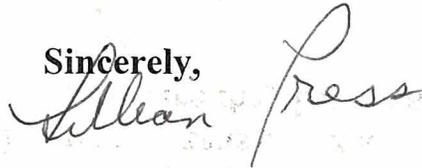
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