

From: Judith Hoffman <juhoffma2@hotmail.com>
Sent: Saturday, March 26, 2011 3:30 PM
To: !FHFA REG-COMMENTS
Subject: RIN 2590-AA41

Dear Mr. Pollard,

As retired people on a fixed income, my husband and I really appreciate the law that allows the continuation of the flip tax in Queens coops. It keeps that maintenance costs down, and for people like us this is more important than making a big profit selling the property.

The apartment we live in is modest, but clean and well-maintained. Without the flip tax, the coop would have to ask for big raises in our maintenance.

Thanks again for your good decision.