

Mr. Robert & Mrs. Virginia Foot  
760 E Ocean Ave Apt 507n  
Boynton Beach, FL 33435-5169  
(561) 734-7290

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

As apartment owners, we are frustrated that we can't--at our own expense, even, at solar heating.

Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

FHFA's assertion that PACE assessments create unreasonable risk doesn't stand up to scrutiny. In fact, clean energy investments can be among the most profitable that one can make to a home. By lowering its operating cost, efficiency improvements leave homeowners more cash to meet their mortgage obligations. The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mr. Robert & Mrs. Virginia Foot

Dr. Lee Jolliffe  
4049 Cottage Grove Ave  
Des Moines, IA 50311-3509  
(515) 277-4201

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I am eagerly awaiting the opportunity to engage in the PACE program, when it arrives in Iowa.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Dr. Lee Jolliffe

Mr. Alex Wipf  
940 W Creek Ave  
Cutchogue, NY 11935-2479  
(631) 734-6513

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I will take advantage of this program, if reinstated!

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Thank you for your consideration.

Sincerely,  
Mr. Alex Wipf

Ms. Karen Watkins  
201 Sang Branch Rd  
Burnsville, NC 28714-6068  
(828) 682-9263

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We've been wanting to invest in solar panels for our home, but simply haven't been able to afford to do so yet... and it seems it will be quite some time until we can. This is a shame, since not only could we produce our own electricity this way, we could quite possibly give back to the grid part of the energy we could produce.

I'm quite sympathetic to all home-owners who wish to invest in solar energy for their home, given our experience. It seems entirely desirable for people to be able to do this if there is any possible way.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Ms. Karen Watkins

Ms. Roseanne Litzinger  
PO Box 384  
Seal Beach, CA 90740-0384

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Sincerely,  
Roseanne Litzinger  
PO Box 384  
Seal Beach, CA 90740-0384

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Sincerely,  
Ms. Roseanne Litzinger



Ms. Sharon Oswalt  
1031 SE Swofford Ln  
Port Orchard, WA 98367-9648  
(360) 876-4842

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This is an important and doable method of vastly increasing the use of renewable energy. Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

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Sincerely,  
Ms. Sharon Oswalt

Ms. Shelley Sechrist  
3729 Hamilton Rd  
Belgrade, MT 59714-8400

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We should have done this decades ago.

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Sincerely,  
Ms. Shelley Sechrist

Mrs. Joan Poole  
7532 Strader Rd  
Summerfield, NC 27358-9222

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Sincerely,  
Ms. Shelley Sechrist

Mrs. Julia Crow  
9227 Pony Express St  
San Antonio, TX 78255-2141  
(210) 698-1671

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Sincerely,  
Julia Crow  
9227 Pony Express St  
San Antonio, TX 78255-2141

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Mr. Jerome Glassman  
127 Pink Campbell Rd  
Landrum, SC 29356-9614  
(864) 457-5234

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I built a passive solar home 30 years ago when President Carter gave tax incentives.

My home electric bill was \$55.00 last month. THE AVERAGE HOME IN MY AREA SAME SIZE IS \$175 A MONTH.

Now with newer tech. we could run my home on sell back to power company.

Why do we continue to live like cave people.

Lets do what is correct.

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Mr. Jerome Glassman

Mr. David Goldberg  
703 Canton St  
Saint Paul, MN 55102-4107  
(651) 222-2742

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Mr. David Goldberg

Mr. Stan Boyd  
223 Finale Ter  
Silver Spring, MD 20901-5039  
(301) 593-3488

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I very much want to make my two houses energy efficient. How do I go about getting an energy audit, a certified company to do whatever needs to be done, and at an affordable cost? I suspect I need more insulation in the attic and in some parts of the walls, and some insulation in my house pipes so I don't lose energy needlessly. I have obtained the most energy efficient windows on the market, and would have gotten solar panels but was told it would take 15 years to pay for them, before I would see any savings in my energy bills. Can the government help?

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Sincerely,  
Mr. Stan Boyd

Mr. Robert Means  
1421 Yellowstone Ave  
Milpitas, CA 95035-6913  
(408) 262-0420

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"PACE programs create too much risk"

Are you serious? Solar panels are something the investment community always looks for: high return with low risk. PV returns more than U. S. Bonds, and is nearly as safe because they generate an income stream for 50 years.

When you bring back the PACE program, please make the deal even more lucrative than the original to make up for lost time. (Climate Change is worsening faster than scientists and politicians thought. We are in a long-term emergency, so let's start acting appropriately.

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Sincerely,  
Mr. Robert Means

Mr. Edward Ballantyne  
1959 Ethan Allen Hwy  
Fairfax, VT 05454-5424  
(802) 524-3881

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Years ago, when our family income was higher, I installed solar collectors for hot water, and when my furnace needed replacing, I installed a geothermal heating system. Now that we are a one-income family, the savings from my home's increased efficiency allow me to pay my utility bills and mortgage. Without this up-front investment, the present price of heating fuel would have been devastating. Money spent on efficiency is good for the economy, national security and the environment. Vermont has proven this with our weatherization program.

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Sincerely,  
Mr. Edward Ballantyne

Billie Sue Blythe  
323 Rushing Rd  
Martin, TN 38237-4531  
(731) 587-4917

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If I no longer had to be locked into rising energy cost, retirement would not be as scary.

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Sincerely,  
Billie Sue Blythe

Mr. Elijah King  
1421 Northwestern Rd  
Longmont, CO 80503-2222

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Clean energy needs to grow more and more over the coming years, because it's the only way we'll be able to preserve this planet.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

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Sincerely,  
Mr. Elijah King

Ms. Rebecca Barker  
PO Box 1891  
Glendora, CA 91740-1891

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Sincerely,  
Ms. Rebecca Barker

Mr. Paul Brown  
117 Seneca Rd  
Murphy, NC 28906-1859  
(828) 557-5720

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Now that a cheaper way to manufacture solar cells has been demonstrated it will be an even more efficient process at significantly less cost per watt. Keep the proverbial "ball" rolling here please!!!

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mr. Paul Brown

Jeanne Derer  
8840 Glenwood Dr  
Saint Louis, MO 63126-1928  
(314) 849-2404

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

FHFA's assertion that PACE assessments create unreasonable risk (in what ways?) doesn't stand up to scrutiny. In fact, clean energy investments can be among the most profitable that one can make to a home. By lowering its operating cost, efficiency improvements leave homeowners more cash to meet their mortgage obligations. The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale.

I have taken the costly steps to increase my home insulation and want to do my part to utilize less energy still - but I need this help. In the end, it is for the good of the country over all that programs like this remain in force.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Jeanne Derer

Mr. Dan Cush  
206 10th St  
Aspinwall, PA 15215-1608  
(412) 781-6978

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

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FHFA's assertion that PACE assessments create unreasonable risk doesn't stand up to scrutiny. In fact, clean energy investments can be among the most profitable that one can make to a home. By lowering its operating cost, efficiency improvements leave homeowners more cash to meet their mortgage obligations. The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale.

.  
If not NOW...WHEN?!

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mr. Dan Cush

Ms. Maryann Covello  
6750 Mill Creek Rd Apt 34  
Levittown, PA 19057-4017  
(215) 555-1111

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

Our community should get more serious about Investing in energy efficiency and renewable energy technologies in homes. This is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

I feel FHFA's assertion that PACE assessments create unreasonable risk is untrue. In fact, clean energy investments can be among the most profitable that one can make to a home. By lowering its operating cost, efficiency improvements leave homeowners more cash to meet their mortgage obligations. The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Ms. Maryann Covello

Ms. Beverly Foster  
PO Box 204  
Wayne, PA 19087-0204

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

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We have to take major steps NOW to reduce our dependency on fossil fuels. Nothing creates more risk than continuing to rely on oil, coal and gas.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Ms. Beverly Foster

Lynne Marriott  
236 Park Forest Blvd  
Englewood, FL 34223-6535

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

There must be a sensible transition away from polluting, greenhouse gas producing fuels. Solar panels are needed now to help effect this vital change.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Lynne Marriott

Ms. Donna Preckshot  
PO Box 805  
Saint Johns, AZ 85936-0805

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

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I live off the grid totally on solar power. The electric that is available here is the most expensive in the country. I can't afford to pay those rates.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Ms. Donna Preckshot

Mrs. Marilyn Wright  
185 Union Ave Apt 75  
Campbell, CA 95008-3135

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

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Increased jobs benefiting the environment would increase the benefits of residential PACE programs for years.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mrs. Marilyn Wright

Dr. Thomas Madden  
269 Melbourne Ave  
Akron, OH 44313-6574

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

It amazes me that I have become a senior citizen and we are still talking about this...how long will it take before we make a commitment to renewable energy...how long do we have?

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Thank you for your consideration.

Sincerely,  
Dr. Thomas Madden

Mr. Robert Miller  
11030 Batello Dr  
Venice, FL 34292-4685  
(941) 467-4257

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

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My wife and I are hoping to install electric power on the roof of our home as a way of encouraging our neighbors to do the same.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mr. Robert Miller

Mr. Vern Mc Donald  
1900 NE 8th Ct Apt 308  
Fort Lauderdale, FL 33304-3090

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

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It's way over due we mus go GREEN, time for a new future.

Thank you:

Best Regards:

Vern.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mr. Vern Mc Donald

Mr. Carl Pribanic  
7013 Caldwell Ln  
Plano, TX 75025-3407

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

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Lets GO!

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mr. Carl Pribanic

Ms. Stacy Green  
503 Merwyn Rd  
Narberth, PA 19072-2316

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

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I support steps to provide for a clean energy future, let's move forward together.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Ms. Stacy Green

Mr. Tom Kujawa  
40389 303rd Ln  
Aitkin, MN 56431-4534

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

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Thank you for your consideration.

Sincerely,  
Mr. Tom Kujawa

Mr. Patrick Ross  
4900 San Miguel St  
Milton, FL 32583-5646

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

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Respectfully,

Patrick N. Ross

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mr. Patrick Ross

Ms. Karen Sweet  
PO Box 391196  
Mountain View, CA 94039-1196

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

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I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Ms. Karen Sweet

Mr. Marc Marchioli  
2617 Grandview Ave  
Pittsburgh, PA 15235-2708  
(415) 282-2139

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change.

We should be giving homeowners and anyone with flat roofs or solar laden areas a valuable tax incentive to install solar collectors and make it required that utility companies buy the surplus electricity generated at market rates or higher. We should give utility companies serious initiatives to use green renewable sources of electricity over coal/oil/gas/fossil fueled sources.

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Thank you for your consideration.

Sincerely,  
Mr. Marc Marchioli

Ms. Margaret Fogg  
1312 Carson Dr  
Tallahassee, FL 32305-7608  
(850) 877-1986

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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We need to be able to add solar to our homes and I understand the PACE programs will aid this process. The above "free" sunshine is there, particularly here in the state of Florida where I reside.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Ms. Margaret Fogg

Ms. Kathleen Brown  
1245 California St  
San Francisco, CA 94109-5063

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

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Thank you for your consideration.

Sincerely,  
Ms. Kathleen Brown

Mr. Raymond Gettins  
218 Worthington Ave  
Wyoming, OH 45215-4342  
(513) 821-2789

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

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You can do better. Get this one RIGHT!

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mr. Raymond Gettins

Ms. Brenda Balanda  
3 Drake Way  
Inverness, CA 94937

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

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For god's sake -- we need to get off of fossil fuels, so let's stop dithering around and get on with it! This is a good, viable program -- stop obstructing, and go for it!

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Ms. Brenda Balanda

Scott Hall  
634 Humboldt St  
Reno, NV 89509-1606  
(775) 329-0435

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

FHFA's assertion that PACE assessments create unreasonable risk doesn't stand up to scrutiny. In fact, clean energy investments can be among the most profitable that one can make to a home. By lowering its operating cost, efficiency improvements leave homeowners more cash to meet their mortgage obligations. The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale.

So in a few words,  
SOLAR SOLAR SOLAR SOLAR SOLAR SOLAR SOLAR SOLAR SOLAR SOLAR.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Scott Hall

Ms. Mary Schneider  
2236 Goldcrest Cir  
Pleasanton, CA 94566-5429  
(925) 484-6456

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

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FHFA's assertion that PACE assessments create unreasonable risk doesn't stand up to scrutiny. In fact, clean energy investments can be among the most profitable that one can make to a home. By lowering its operating cost, efficiency improvements leave homeowners more cash to meet their mortgage obligations. The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale.

My solar panels on my home are important for providing me with most of my energy and greatly reducing my need for natural gas. This also makes my living on a small fixed income go further as I struggle with the ever increasing cost of just basic living.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Ms. Mary Schneider

Ms. Judith Sandoval  
2536 SW 25th Ter  
Miami, FL 33133-2219

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

Investing in energy efficiency and renewable energy technologies in homes is the best way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements.

FHFA's assertion that PACE assessments create unreasonable risk does not stand up to the facts. On the contrary, clean energy investments are among the most profitable for a home. Efficiency improvements provide more cash for their mortgage payments. The addition of a solar system on a home provides added value at resale. Your consideration will be appreciated!

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Ms. Judith Sandoval

Ms. Meredith Broberg  
26 Nashawannuck St  
Easthampton, MA 01027-2432

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

This program could make a positive difference in our community. Please give us a chance to try it.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Ms. Meredith Broberg

Ms. Eloise Swenson  
30 Valley View Rd  
Brookfield, CT 06804-2315

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

We all MUST invest in clean and renewable energy, because we are fast depleting fossil fuels as the world's population continues to grow. Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

FHFA's assertion that PACE assessments create unreasonable risk doesn't stand up to scrutiny. In fact, clean energy investments can be among the most profitable that one can make to a home. By lowering its operating cost, efficiency improvements leave homeowners more cash to meet their mortgage obligations. The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Ms. Eloise Swenson

Mr. Jeff Constan  
14 E 28th St Apt 1021  
New York, NY 10016-7464  
(917) 922-6346

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

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Thank you for doing the right thing.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mr. Jeff Constan

Ms. Carolyn Pomeroy  
59-148 Olomana Rd  
Kamuela, HI 96743-8517  
(808) 880-1033

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

The only risk I see is in not going to clean, sustainable energy in every way we can, as fast as we can.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Ms. Carolyn Pomeroy

Mr. Berton Moldow  
3 Bermuda Road  
Westport, CT 06880

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

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FHFA's assertion that PACE assessments create unreasonable risk doesn't stand up to scrutiny. In fact, clean energy investments can be among the most profitable that one can make to a home. By lowering its operating cost, efficiency improvements leave homeowners more cash to meet their mortgage obligations. The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale.

I personally have had solar panels installed on my home in California and believe when I will come to sell it I will receive a premium price. Who would not be impressed with a home that shows a net profit in electric costs over a year rather than having to shell out \$50 to \$80 dollars a month. Not counting the added value to my home my return on investment will occur in about 10 years. After this I will have a significant gain. I am 78 years of age so I don't realistically believe I will see these gains but I will know I did something for the future of our environment.

Unfortunately, many of my contemporaries are reluctant to make the investment. They need encouragement and incentive to do so.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mr. Berton Moldow



Mr. Richard Lake  
815 S 10th St  
Escanaba, MI 49829-3647  
(906) 789-1093

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

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FHFA's assertion that PACE assessments create unreasonable risk doesn't stand up to scrutiny. In fact, clean energy investments can be among the most profitable that one can make to a home. By lowering its operating cost, efficiency improvements leave homeowners more cash to meet their mortgage obligations. The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale.

As a retired Army Warrant Officer my wife and I have spent five decades either in military provided housing or renting. As I send you this request we are moving to our first home which we have because my wife's mother passed away. We are doing what we can to save energy, all new spiral light bulbs, etc. BUT we would like to do much more if we could afford it. Will you please help?

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mr. Richard Lake

Mr. Kenneth Lundgreen  
835 O'Farrell Street #513  
San Francisco, CA 941099052  
(415) 813-9135

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

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Add all roofs to the energy grid NOW!

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mr. Kenneth Lundgreen

Mr. David Lucas  
3156 Esplanade Spc 313  
Chico, CA 95973-0228

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

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FHFA's assertion that PACE assessments create unreasonable risk doesn't stand up to scrutiny. In fact, clean energy investments can be among the most profitable that one can make to a home. By lowering its operating cost, efficiency improvements leave homeowners more cash to meet their mortgage obligations. The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale. It is time for us to get it together on this subject: we are watching!

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mr. David Lucas

Ms. Liz Kauffman  
643 Meridian Cir Unit F  
Cold Spring, KY 41076-4200  
(859) 266-8183

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

I would love to have an energy efficient home with solar technologies. This is the smartest way to reduce our country's dependence on oil/coal and reduce pollution. The PACE programs are a good idea that should be continued and supported.

FHFA's assertion that PACE assessments create unreasonable risk is pure baloney. Clean energy investments are very worthwhile. By lowering operating cost, efficiency improvements leave homeowners more funds for mortgage payments.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Ms. Liz Kauffman

Ms. Carol Hirth  
1309 Cornell Ave  
Berkeley, CA 94702-1009

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

Clean energy is a good investment, now and for the future, for every house, for every home, for every family.

Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

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I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Ms. Carol Hirth

Mr. Noah Moot  
3595 Sweethome Rd  
Ashland City, TN 37015-2510

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

I was just looking into PV solar panels this week and decided I couldn't handle the investment until I'm done with graduate school. Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

FHFA's assertion that PACE assessments create unreasonable risk doesn't stand up to scrutiny. In fact, clean energy investments can be among the most profitable that one can make to a home. By lowering its operating cost, efficiency improvements leave homeowners more cash to meet their mortgage obligations. The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale. This program would help working students like myself as well as the elderly who need a break from increasing costs.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mr. Noah Moot

Ms. Maria Vermiglio  
PO Box 883272  
San Francisco, CA 94188-3272  
(510) 536-6814

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

It is imperative that USA invests in energy efficiency and renewable energy technologies in homes which is one of the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

FHFA's assertion that PACE assessments create unreasonable risk doesn't stand up to scrutiny. It is an excuse to continue supporting dirty, hazardous, non renewable energy sources. In fact, clean energy investments can be among the most profitable that one can make to a home. By lowering its operating cost, efficiency improvements leave homeowners more cash to meet their mortgage obligations. The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale.

From an international perspective, the USA energy policies are an embarrassment compared to many other countries. We fall way behind on commitment to renewable energy programs. It's PAST time to be serious about reducing our dependence on fossil fuels.

I strongly urge you support PACE programs and put USA on track to eliminate dependence on fossil fuels and to catch up with other countries i.e. Germany, etc. for serious change and commitment for progress.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Ms. Maria Vermiglio

Mr. Warren Sanders  
3213 Winchester Dr  
Plano, TX 75075-3425

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

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Thank you for your consideration.

Sincerely,  
Mr. Warren Sanders

Carole Smiley  
7455 France Ave S # 415  
Edina, MN 55435-4702

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

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Thank you for your consideration in this matter.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Carole Smiley

Mrs. Claire Casey  
PO Box 2112  
Hailey, ID 83333-2112  
(208) 879-2931

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

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Where we conserve energy is in our homes and places of work. With all the legal loop holes, you are preventing those of us who want alternative forms of energy to go slower due to costs and regulations. Please close the loop holes. Let all new , homes and commercial buildings have their own form of clean energy built in them that includes energy to run the lights and appliances as well as water heating, energy efficient appliances and water filtering systems.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mrs. Claire Casey

Mr. Kurt Lessenthien  
45095 Brown St Apt 103  
Callahan, FL 32011-3986  
(904) 517-9139

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

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The path to energy independence must follow as many methods of energy generation as possible. Utilizing interested homeowners willing to install renewable energy systems is one more tool we have, and I strongly support this clean source of energy.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mr. Kurt Lessenthien

David Weber  
2 Folsom St  
Exeter, NH 03833-2924  
(603) 772-1781

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

The only thing wrong with PACE is not that it runs a risk but that it is restricted in its application. People who already own their own homes would also respond to the incentive; and because the overall effect would be energy conservation, the whole country would benefit.

Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

FHFA's assertion that PACE assessments create unreasonable risk doesn't stand up to scrutiny. In fact, clean energy investments can be among the most profitable that one can make to a home. By lowering its operating cost, efficiency improvements leave homeowners more cash to meet their mortgage obligations. The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
David Weber

Mr. Brian Allen  
716 Trout Lake Rd  
Bolton Landing, NY 12814-3012  
(518) 644-2224

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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We must become independent and manage our resources longterm. Its time to begin the future and implement the way forward for mankind. We must make sure we take care of the planet which is the home in which we all live.

Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

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Thank you for your consideration.

Sincerely,  
Mr. Brian Allen

Mrs. Fern Sweet  
4144 Fulton Ave  
Sherman Oaks, CA 91423-4340

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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If a small town in Germany can do this, so can we. We MUST get off oil and onto greener and better ways of getting clean energy throughout the United States.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mrs. Fern Sweet

Mr. Vinny & Sandy Vanacore  
1101 Duncan Cir Apt 104  
Palm Beach Gardens, FL 33418-8069  
(561) 625-1849

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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**WE HAVE TO DO THIS NOW!!!!!!!!!!!!!!!!!!!!!! POLLUTION IS CAUSING THE EARTH TO CHANGE AND CAUSE DISASTERS IN GREATER NUMBERS AND INTENSITY!!!!!!!!!!!!!!!!!!!!!! WE CAN'T CONTINUE TO WAIT!!!!!!!!!!!!!!!!!!!!!!**

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mr. Vinny & Sandy Vanacore

Ms. Alex Brown  
432 Johnson Rd  
East Montpelier, VT 05651-4250  
(802) 223-0430

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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We need to think about renewable energy sources in connection with the infrastructure we must transform. It makes powerful sense to link the initial investment in a clean energy technology with the house (via property taxes) rather than with the current owner (via loans).

On a personal level, I've installed panels for solar hot water and would go on to add solar electric power but I will need a program like PACE to make the change.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Ms. Alex Brown

Mrs. Patricia Davis  
4710 Hazelridge Cir  
Dayton, OH 45424-4884  
(937) 545-1179

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Thank you for your consideration.

Sincerely,  
Mrs. Patricia Davis

Mr. Ethan White  
8 Brierdale Pl  
Portsmouth, VA 23702-2905  
(757) 966-9027

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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I have a personal interest in this type of program, as I have often coveted a solar energy system for my home. However, the only means of funding would be a loan, and even for such a strong conviction we are unwilling to risk a loan of at least \$15,000 to install solar. Often times, to do the right and best thing is not the cheapest option; this program would enable people like me, who are just getting by without any excess, to tap into what is right and best for our nation's and our community's energy future.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mr. Ethan White

Ms. Carol Ransom  
21 McDuffy Hollow Rd  
Van Etten, NY 14889-9743  
(607) 589-4790

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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My husband and I live in a passive solar home and we enjoy the reduced energy costs every year. Help make that possible for more people.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Ms. Carol Ransom

Ms. Marsha Meece  
17958 S 321st East Ave  
Coweta, OK 74429-3420

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

My house would be perfect for this but I can not afford it. I would love to be able to get help and it would be so beneficial to the environment.

Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

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Thank you for your consideration.

Sincerely,  
Ms. Marsha Meece

Marcia Wolff  
1565 Stimson St  
Akron, OH 44320-3941  
(330) 256-0663

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Please reinstate this program for homeowners across the country. We need to turn our focus and investment away from fossil fuels and into renewable clean sources.

Thank you! Marcia Wolff

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Marcia Wolff

Cheryl & Fred Heinecke  
340 Marsh Hawk Dr  
Vonore, TN 37885-5331  
(423) 884-7209

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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This is a no-brainer. Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

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Lastly, we need to see solar panels on every roof in America!

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Cheryl & Fred Heinecke

Mr. Richard Boyum Ii  
2105 Bentley Dr Apt 587  
Pittsburgh, PA 15219-5635  
(412) 471-2391

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Don't poke the planet!!!! Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

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Sincerely,  
Mr. Richard Boyum Ii

Ms. Luci Fowler  
1104 Highway 173  
Graceville, FL 32440-7208

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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I would REALLY like to have solar panels on my home but cannot afford them on retirement!

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Thank you for your consideration.

Sincerely,  
Ms. Luci Fowler

Mr. Alex Won  
41 Sutter St  
# 1454  
San Francisco, CA 94104-4905  
415

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Thank you for your consideration.

Sincerely,  
Mr. Alex Won

Mr. John Barbour  
1205 James St  
Monroeville, PA 15146-3828

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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I would like nothing more than to know I am spending less money when the sun is shining and the (frequent) winds are blowing. Seeing as home energy use is the biggest net consumer of our increasing perilous supply of fossil fuel, I think the best way to lessen our dependence on it would be to make the energy, not just in the USA, but right in each of our own property's.

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Thank you for your consideration.

Sincerely,  
Mr. John Barbour

Mr. John Cheney  
6551 Annie Oakley Dr Apt 512  
Henderson, NV 89014-2188  
(702) 435-6517

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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You have the power to do something good here... PLEASE use it!

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Thank you for your consideration.

Sincerely,  
Mr. John Cheney

Ms. Margaret Wilson  
1017 Green Ridge Dr  
Green Bay, WI 54313-5112  
(920) 490-7673

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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I, unfortunately, am a renter but, I support the PACE programs. If I were a homeowner I would go for this program without batting an eye. We must begin thinking about alternatives. When an idea is new it usually needs incentives to spark interest and attract skeptics.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Ms. Margaret Wilson

Mr. Lary Heath  
934 Macarthur Blvd  
Oakland, CA 94610-3825  
(510) 893-0134

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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The largest source of energy available to us is to simply conserve.

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Thank you for your consideration.

Sincerely,  
Mr. Lary Heath

Mr. Steve Sears  
8 Saint Dunstons Rd  
Hatboro, PA 19040-4526  
(215) 442-0531

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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I want to add a solar metal roof to our home. The estimate I currently have needs an incentive to make it happen. Please help stimulate the Renewable Energy sector by provide some serious incentives.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mr. Steve Sears

Mr. Yuri Amashakuv  
925 Palmer Street  
West River City, MI 49008

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

It appalls me that you can write this off without one look at what doing so could cause. Think of our future. And remember: we voted you in, we can vote you out.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mr. Yuri Amashakuv

Ms. Wendy Ferrier  
3583 Overlook Dr  
Langley, WA 98260-8611

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Ms. Wendy Ferrier

Susan Lamoureux  
7812 Garnkirk Dr  
Huntersville, NC 28078-2203  
(704) 947-2890

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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FHFA's assertion that PACE assessments create unreasonable risk doesn't stand up to scrutiny. In fact, clean energy investments can be among the most profitable that one can make to a home. By lowering its operating cost, efficiency improvements leave homeowners more cash to meet their mortgage obligations. The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale.

We have solar, photovoltaic, and enjoy the benefits from this and doing our part for the environment. Please bring this program back.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Susan Lamoureux

Jennifer Martinez  
9101 Hendry Ter  
Frederick, MD 21704-7813

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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I heard about the PACE program and I think it is brilliant. I also understand that the issues with it had to do with the loan lien heirarchy, which was supposed to be resolved last July 2011.

I support this program.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Jennifer Martinez

Mr. Randy Best  
294b 2nd Avenue East N  
Kalispell, MT 59901-4105  
(406) 752-7741

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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Also, some solar infrastructure is in place to allow for future improvements.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mr. Randy Best

Mr. David Wirick  
2102 5th Ave  
Altoona, PA 16602-2226

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

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Please do not kowtow to big industry trying to steal our personal freedom of choice for energy independence!

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mr. David Wirick

Mr. Steve Kugler  
26 S Calle Reposa  
Flagstaff, AZ 86001-6704  
(192) 877-4157

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

Bring back the PACE Clean Energy Program.Thanks.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mr. Steve Kugler

Ms. Elizabeth Knowlton  
361 Arizona Ave NE  
Atlanta, GA 30307-2203

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health, and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keep the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

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Thank you for your consideration.

Sincerely,  
Ms. Elizabeth Knowlton

Mr. Steve & Marian Fox  
5363 Five Fingers Way  
Columbia, MD 21045-2352  
(410) 730-1825

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

I strongly believe that investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

FHFA's assertion that PACE assessments create unreasonable risk doesn't stand up to scrutiny. In fact, clean energy investments can be among the most profitable that one can make to a home. By lowering its operating cost, efficiency improvements leave homeowners more cash to meet their mortgage obligations. The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale.

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Thank you for your consideration.

Sincerely,  
Mr. Steve & Marian Fox

Mrs. Kathleen De Vries  
4911 1/2 Pennsylvania Ave  
Fair Oaks, CA 95628-4903  
(916) 967-3741

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

I want to get solar panels on my house, now. Not only can I save money by using solar, but I can help reduce carbon emissions by doing so.

Clean energy investments can be among the most profitable that one can make to a home. By lowering its operating cost, efficiency improvements leave homeowners more cash to meet their mortgage obligations. The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mrs. Kathleen De Vries

Miss Maria Aldana  
603 W 36th St  
Baltimore, MD 21211-2515

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

I want solar panels on my home for good! Please help low-income folks like myself reduce our carbon footprint and dependency on limited fossil fuels by investing in technology that we've known for decades that works!

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Miss Maria Aldana

Mrs. Tracy Pavey  
2268 W State Road 44  
Liberty, IN 47353-9115

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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Thank you for your time.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mrs. Tracy Pavey

Walter Sleeth  
227 Catalpa Dr  
Atherton, CA 94027-2002

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

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Respectfully,  
Walter Sleeth

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Walter Sleeth

Mrs. Patti Jo Edwards  
7901 Rogue River Hwy  
Grants Pass, OR 97527-4362  
(541) 218-5235

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

Keep it clean!

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mrs. Patti Jo Edwards

Ruth Corwin  
PO Box 673  
Novato, CA 94948-0673

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

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30 years ago I did a study with two architects call "Three Solar Urban Futures". We concluded good design, efficiency, as well as alternatives could replace most home heating and cooling needs in the continental US. Programs like PACE are an important part of that future.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Ruth Corwin

Mr. Eugene Wyatt  
28 Kennedy Rd  
Kingston, MA 02364-2215  
(781) 248-0525

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Please please please bring this program back because there is no other way I could afford this

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mr. Eugene Wyatt

Ms. Joan Linney  
7899 Saint Helena Rd  
Santa Rosa, CA 95404-8601  
(707) 538-7354

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

The science of predicting ROI on investments in energy efficiency and renewable energy is dependable. PACE programs use built-in, conservative estimates to make sure the upgrades make sense economically. By allowing this innovative, but safe financing, homeowners can start saving money now by making these improvements and pay for the upgrades from their savings. At the same time they reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Ms. Joan Linney

Mr. Douglas Martin  
385 Ocean Blvd  
Apt 3e  
Long Branch, NJ 07740-5736  
(201) 261-5834

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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**IRON OUT THE WRINKLES AND MAKE THIS HAPPEN! NO BRAINER!**

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mr. Douglas Martin

Ms. Barbara Vinson  
1540 S Turnersville Rd  
Buda, TX 78610-4801  
(512) 295-2710

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

As a homeowner and small business owner, I am writing because investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. By investing in such options as solar hot water panels, double paned windows, and increased insulation in our ceilings and walls, we were able to save thousands of dollars in utilities over the 30 years since we built our home. But we were lucky in being able to finance these innovations. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

FHFA's assertion that PACE assessments create unreasonable risk doesn't stand up to scrutiny. In fact, clean energy investments can be among the most profitable that one can make to a home. By lowering its operating cost, efficiency improvements leave homeowners more cash to meet their mortgage obligations. The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale.

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Thank you for your consideration.

Sincerely,  
Ms. Barbara Vinson

Kerstin Deubel  
5168 Saint Anthony Ave Apt C  
New Orleans, LA 70122-4058

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

Many homes near our area are putting in solar panels to save. So, investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

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Thank you for your consideration.

Sincerely,  
Kerstin Deubel

Mr. Michael Deloye  
2500 SW 10th St  
Boynton Beach, FL 33426-7403

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

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Thank you for your consideration.

Sincerely,  
Mr. Michael Deloye

Mr. Allan O'Shea  
10156 Wiitala Farm Road  
Copemish, MI 49625  
(231) 510-1817

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

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That was the polite way to say what or where are you and your organization coming from? I have been in the industry for 40 years and it is organizations like yours that have done the majority of the damage to the housing industry. We still build and finance junk and painfully cause our home owners to live on the edge. Net Zero housing is here and now what is it about that you don't get?

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mr. Allan O'Shea

Miss Marisa Morales  
202 Ran Rd  
Leander, TX 78641-7862  
(512) 986-0970

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

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Thank you for your consideration.  
Sincerely,  
Marisa Morales  
Leander, TX 78641  
UNITED STATES

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Miss Marisa Morales



Mrs. Judy Bock  
7650 W Highway 124  
Harrisburg, MO 65256-9363

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Sounds like a good idea to me. I hope you will agree.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mrs. Judy Bock

Robert Haw  
2006 Skyview Dr  
Altadena, CA 91001-2129  
(626) 398-7504

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Energy costs will rise significantly over the coming years. Roof-top solar panels are among the best investments a homeowner can make because of their consistent (and free) electricity generation. Having programs in place such as PACE to anticipate and offset this rise in energy costs makes sense. There is less risk to the household having solar panels on the roof than having a gas-fired water heater in the house, and there is less risk to solar panel investment than there is to taking out a home equity loan on your house.

PACE programs make energy efficiency upgrades affordable!

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Robert Haw

Ms. Sharon Brostrom  
320 Lee St Apt 401  
Oakland, CA 94610-4323  
(510) 834-3898

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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We all need encouragement and help in going solar. It is so important that we do and reduce our need for coal fired electricity!

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Ms. Sharon Brostrom

Joan Bailey  
9601 NW Leahy Rd Apt 209  
Portland, OR 97229-6384

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Saving the world means slowing down global warming which means saving our air, water and earth.

Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

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Thank you for your consideration.

Sincerely,  
Joan Bailey

Mr. Thomas Carsner  
1627 College Court Pl  
Iowa City, IA 52245-4417  
(319) 338-9335

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Increasing energy efficiency is the easiest and cheapest way to reduce carbon emissions. Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

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Thank you for your consideration.

Sincerely,  
Mr. Thomas Carsner

Mr. James & Marilyn Keegan  
8895 SW 91st Pl Unit D  
Ocala, FL 34481-7409

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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%%

WHY IS IT A PROBLEM WHEN PEOPLE WANT TO MAKE THEIR HOMES MORE ENERGY EFFICIENT????? WHO IS STOPPING THIS? WE DON'T UNDERSTAND.

WHY CAN'T FHFA WORK WITH PACE TO SETTLE THIS? PLAYING POLITICS? GET REAL! THE PLANET IS AT STAKE!

%%

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Thank you for your consideration.

Sincerely,  
Mr. James & Marilyn Keegan

Amber Houk  
696 Colony Manor Rd  
Chesapeake, VA 23321-2908  
(757) 485-2830

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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I believe in clean renewable energy. If the US dept of transportation can afford solar lighting for highway road signs the average American homeowner should be to have it in their home.

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Thank you for your consideration.

Sincerely,  
Amber Houk

Ms. Rachel Broadwin  
934 Macarthur Blvd  
Oakland, CA 94610-3825

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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We want very much to use solar panels for our home. This program would allow us to do this. Not only will oil be saved, but we'll create less pollution.

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Thank you for your consideration.

Sincerely,  
Ms. Rachel Broadwin

Ms. Angela Hopkins  
2903 Ridge Song  
San Antonio, TX 78247-4921

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Sincerely,  
Angela Hopkins  
2903 Ridge Song  
San Antonio, TX 78247

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Thank you for your consideration.

Sincerely,  
Ms. Angela Hopkins

Mr. Ed Smieszek  
130 Rio Sinagua  
Sedona, AZ 86351-9220  
(928) 284-4723

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Oil companies are given money, why not homeowners?

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Sincerely,  
Mr. Ed Smieszek

Dr. Samuel Speciale  
14 Trevors Trl  
Asheville, NC 28806-9243  
(828) 667-9439

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Thank you for your consideration.

Sincerely,  
Dr. Samuel Speciale

Ms. Leda Montenegro  
7523 Seurat St Apt 303  
Orlando, FL 32819-7330

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Solar energy is the safest, friendlier and cleaner energy.

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Thank you for your consideration.

Sincerely,  
Ms. Leda Montenegro

Mr. Erin & Brian Breck  
214 N Brookfield Rd  
Cherry Hill, NJ 08034-3741

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Thank you for your consideration.

Sincerely,  
Mr. Erin & Brian Breck

Mrs. Eileen Lamar  
8320 Camano Loop NE  
Lacey, WA 98516-6256  
(360) 413-1211

Mar 15, 2012

Alfred Pollard

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As we move along this path who knows where the technology will lead us. It can only get better.

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Thank you for your consideration.

Sincerely,  
Mrs. Eileen Lamar

Mr. Richard Nordahl  
5415 College Oak Dr Apt 512  
Sacramento, CA 95841-5108  
(916) 502-5776

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Sincerely,  
Mr. Richard Nordahl

Mr. Derek Royle  
12582 2nd St Spc 24  
Yucaipa, CA 92399-4664  
(760) 641-6940

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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In the face of the overwhelming avalanche of evidence of global warming causing climate change and the urgent need to cut our CO2 emissions, this not something that we should do, but must. Think of your future generations and the environment they will inherit.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mr. Derek Royle

Ms. Anita Jennings  
206 Albany St  
Cloverdale, CA 95425-5427  
(707) 894-7438

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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i DON'T KNOW WHY YOU AREN'T SUPPORTING THIS PROGRAM. i CAN ONLY THINK THAT THE MASSIVE FORECLOSURES HAVE LEFT THE TAXES UNPAID.iF THAT ISN'T THE ISSUE, THERE CAN'T BE ANYTHING BUT GOOD FROM THE PROGRAM.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Ms. Anita Jennings

Margaret Wiener  
104 Creekview Cir  
Carrboro, NC 27510-4111

Mar 15, 2012

Alfred Pollard

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Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

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FHFA's assertion that PACE assessments create unreasonable risk doesn't stand up to scrutiny. In fact, clean energy investments can be among the most profitable that one can make to a home. By lowering its operating cost, efficiency improvements leave homeowners more cash to meet their mortgage obligations. The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale.

I personally would like to make my own home more energy efficient, and think it is in the interest of the planet for as many of us as possible to do so.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Margaret Wiener

Ms. Kari Olson  
1911 E Eaton Pl  
Seattle, WA 98112-2927  
(206) 329-1911

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

As an innovative "just because" Investment and learning what works for efficiency and renewable energy technology for urban , suburban and rural homes is innovation forward thinking. It may be a step toward the smartest way to reducing dependency on certain types of not so friendly energy sources which may pose and are posing problematic with regards to our health and well being where we work, live and play.

It is said our country's dependence on fossil fuels is too great, that may be so, but fossil fuels not only heat homes, our lives depend on the by products of oil. Plastics have become and integral part of life regardless whether we're able to find alternative resources to replace this massive dependency.

However, we can and should consider greater productivity by recycling products made from fossil fuels. Already recycling centers pop up and put people to work making new out of old, but we can do more respectively. The emphasis is reduce pollution and change our mind set from "a throw it away society." America is innovation, a land where we learn how to make life, living and liberty work for the better course of living, protecting our environment, preserving America's heritage and reserving our natural resources for future generations.

Most of all improving public health and adjusting to climate change. Human's have and will add our accumulative damage to earth our only home. These innovative PACE programs address barriers which often stop homeowners from trying these improvements and helps maintain investment and equity for homes, allows future owners to both take responsibility for the investment and reap its benefits.

FHFA's assertion PACE assessments create unreasonable risk is also without risk if the program isn't allowed to develop. It makes perfect sense to give clean energy investments the opportunity to work, there's the potential. By lowering operating costs, efficiency improvements, green building -- homeowners may have more revenue to meet mortgages, retirement savings and or college obligations.

Take for instance [www.Lawrence Berkeley Laboratory. com](http://www.Lawrence Berkeley Laboratory. com), they've found that when there is the presence of solar systems on homes it provides significant premiums at resale. So there's something to be said about alternative energy systems don't you think? People are curious to wanting to know more about different types of energy systems, investment that will save them money in the long run. So,

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Ms. Kari Olson

Ms. Mimzie Uhler  
651 Churchill Rd  
Chester Springs, PA 19425-3801  
(610) 363-2889

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

PACE seems like a very worthwhile program. It should be promoted. Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

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Thank you for your consideration.

Sincerely,  
Ms. Mimzie Uhler

Ms. Barbara Haddad  
4900 Royal Ave  
Eugene, OR 97402-9366

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

This issue is important to me . Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

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I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Ms. Barbara Haddad

Miss Sarah Cunningham  
2605 Whitis Ave  
Austin, TX 78705-9001  
(512) 632-4866

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

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I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Miss Sarah Cunningham

Ms. Pamela Cordon  
435 S Walnut St  
Colville, WA 99114-2754  
(509) 685-0725

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

This is an idea that's time has come. Investing in solar panels on homes is both less expensive and cleaner than building nuclear plants. If we are really serious about changing our energy policy, we need to give people the opportunity to use solar power. Do not let the big energy corporations influence your decision to really give solar power a chance. This is the right thing to do. Please do the right thing even though it may be unpopular with powerful people. You won't be sorry if you do.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Ms. Pamela Cordon

Ms. Marie Maschal  
2606 Dorking Pl  
Santa Barbara, CA 93105-2215  
(805) 682-4961

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

Great way to get moving on green, renewable energy.  
Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

FHFA's assertion that PACE assessments create unreasonable risk doesn't stand up to scrutiny. In fact, clean energy investments can be among the most profitable that one can make to a home. By lowering its operating cost, efficiency improvements leave homeowners more cash to meet their mortgage obligations. The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Ms. Marie Maschal

Jim Froelich  
1327 State Route 89  
Ashland, OH 44805-9766

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

FHFA's assertion that PACE assessments create unreasonable risk doesn't stand up to scrutiny. In fact, clean energy investments can be among the most profitable that one can make to a home. By lowering its operating cost, efficiency improvements leave homeowners more cash to meet their mortgage obligations. The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale.

This resource is an absolute must to promote saner and healthier energy production, and government programs concerning housing should be squarely behind it.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Jim Froelich

Mrs. Susan Bannister  
5418 High Tor HI  
Columbia, MD 21045-2440

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

Energy efficiency and renewable energy technologies in homes is a great way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. The innovative PACE programs address the obstacles that can prevent homeowners from making these improvements. The programs keep the investment with the home, allowing future owners to reap the benefits.

FHFA's opinion that PACE assessments create unreasonable risk is inaccurate. Clean energy investments can be among the most profitable investment a homeowner can make. By lowering operating costs, efficiency improvements leave homeowners with more cash available for their mortgage obligations, and, the Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mrs. Susan Bannister

Dr. Robert Liebman  
60 Barker St Apt 516  
Mount Kisco, NY 10549-1733

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

Where I live 13 towns have joined together to form an energy coalition. They were counting on the PACE program as the most important program for improving energy efficiency and thereby reducing greenhouse gas emissions. It is probably impossible to solve the global warming problem without a type of program like PACE to help homeowners make their houses more energy efficient.

Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

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I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Dr. Robert Liebman

Mrs. Cheryl Mitchell  
28 W Augusta Ave  
Spokane, WA 99205-4813  
(509) 327-5181

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

As an attorney, I know that investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

FHFA's assertion that PACE assessments create unreasonable risk doesn't stand up to scrutiny. Companies that sell oil, natural gas, and other forms of energy that are used to heat and cool homes don't want the public to have any choice in the matter. These companies want us to rely only upon what they can provide. There is, in fact, no real competition. It has been proven that clean energy investments can be among the most profitable that one can make to a home. By lowering its operating cost, efficiency improvements leave homeowners more cash to meet their mortgage obligations. The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mrs. Cheryl Mitchell

Mr. Stephen Kocsis  
336 Cooper Ave  
Johnstown, PA 15906-1546

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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This is how the government works, Take care of the big corporations and screw the people. By letting people put solar panels on their homes this would limit control of big corporations on people utility bills. I say every one who wants to use solar panels should have them. This is clean energy, and free for the people but big corporations don't want that.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mr. Stephen Kocsis

Mr. Hugh Coleman  
1140 Tice Pl  
Westfield, NJ 07090-2720  
(908) 370-8919

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

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FHFA's assertion that PACE assessments create unreasonable risk doesn't stand up to scrutiny. In fact, clean energy investments can be among the most profitable that one can make to a home. By lowering its operating cost, efficiency improvements leave homeowners more cash to meet their mortgage obligations. The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale.

Do what is right for present and future generations by continuing Pace assessments.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mr. Hugh Coleman

Dr. Gordon Hunter  
645 E 6th St  
Cookeville, TN 38501-2713

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

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I already have 24 solar panels on my house which in the past two years have reduced my carbon footprint and saved me 75% on my electricity bills. If PACE were renewed I would arrange to have 6 to 12 additional panels on our house. I have attempted to sell solar panels and we need a program like this to make solar systems more affordable to home owners.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Dr. Gordon Hunter

Mr. William Heebsh  
8340 Plum Orchard Rd  
Munith, MI 49259-9810  
(517) 596-2875

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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I am not just sending this because I don't have anything better to do, I am really interested in adding solar panels to my house.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mr. William Heebsh

Ms. Linda Killen  
555 Avenue N SE  
Winter Haven, FL 338804444  
(863) 288-8372

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

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Every home in Florida should have solar and other clean energy available to combat respiratory health problems caused by coal burning plants. The time has come and we are demanding an alternative energy for our homes. The government should be everything it can to encourage all sources to expedite this course.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Ms. Linda Killen

Dr. Bert Schwarz  
17 Westwood Dr  
Middlebury, CT 06762-1707  
(203) 695-9933

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

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I would personally like to make these type of energy improvements to my home but cannot currently afford to do so. Pace programs would allow this to happen.  
Please support this legislation.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Dr. Bert Schwarz

Mr. Bill Holman  
407 Dixie Trl  
Raleigh, NC 27607-7019  
(919) 839-0889

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

Our home in Raleigh was built in 1922. We've made major investments to improve its energy and water efficiency, but more needs to be done.

Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

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Thank you for your consideration.

Sincerely,  
Mr. Bill Holman

Mrs. Susan Bailey-Pruc  
1436 Reserve Dr  
Akron, OH 44333-1094  
(330) 666-1293

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

Actually, I was just looking into solar panels for our home two days ago. We can't afford a big outlay of money, but we probably could afford to pay over time. This sounds like a wonderful program to me! People are waking up to renewables; I just wish our government would go full steam ahead on renewables.

Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

FHFA's assertion that PACE assessments create unreasonable risk doesn't stand up to scrutiny. In fact, clean energy investments can be among the most profitable that one can make to a home. By lowering its operating cost, efficiency improvements leave homeowners more cash to meet their mortgage obligations. The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mrs. Susan Bailey-Pruc

Dr. Shawn Muluihill  
2523 Lasalle St  
Racine, WI 53402-4322  
(262) 681-9879

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

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I personally would put a system on my house immediately if the PACE assessments are reinstated.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Dr. Shawn Muluihill

Wendy Akita  
PO Box 3985  
Lihue, HI 96766-6985  
(808) 822-1662

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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In Hawaii, we pay the highest electric costs in the nation. The majority of homes now utilize solar water heating to reduce the cost of electricity. This cost savings affords Hawaii homeowners some extra cash to pay for the overall higher cost of living in paradise. Clean energy investments can be among the most profitable that one can make to a home. By lowering its operating cost, efficiency improvements leave homeowners more cash to meet their mortgage obligations. The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Wendy Akita

Mr. Cort Brumfield  
9002 NE Webster St  
Portland, OR 97220-4628

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mr. Cort Brumfield

Dr. Charles Jansen  
98 Dorchester Ave  
Asheville, NC 28806-3525

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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I'm retired and on a fixed income. The Pace program would make possible significant improvements to the energy efficiency of my home, increasing its value, reducing my utility bills, and helping to save the planet in this time of climate change.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Dr. Charles Jansen

Mrs. Juli Sipe  
5040 30th Ave S  
Seattle, WA 98108-2117  
(206) 359-1575

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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My home was built in 1904 and needs a lot of energy upgrades. Just to electric heat the bedrooms and kitchen, nothing more, is over \$400 a month in the winter!!! I could sure use an affordable program to assist me in using alternative solutions for myself, my family and future generations.

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Thank you for your consideration.

Sincerely,  
Mrs. Juli Sipe

Alan Ng  
1214 Colby St  
Madison, WI 53715-2010

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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I am a homeowner who has been seriously considering a solar power installation in recent years. The PACE program would make a crucial difference in our ability to move ahead with that investment.

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Thank you for your consideration.

Sincerely,  
Alan Ng

Dr. Craig Coelho  
50 Colony Rd  
Riverside, RI 02915-1449  
(401) 433-3541

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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The nominal \$4 billion that the government currently allocates as subsidies for the oil industry, not mentioning the monies granted to coal, gas, and nuclear industries, could provide solar collectors and storage cells for many many thousands of homes and businesses annually...and yet, we have \$4.00 a gallon gas with no efforts at making the US independent in sight.

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Thank you for your consideration.

Sincerely,  
Dr. Craig Coelho

Peter Sheridan  
12 Kevin Dr  
Burnt Hills, NY 12027-9421  
(518) 399-1419

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

How can encouraging the use of solar power be a negative thing? We must fight Global Warning ! End fossil fuels ASAP !

PLEASE support this program !

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Peter Sheridan

Ms. Mary Kathryn Rodarte  
8355 Rattlesnake Rd  
Phelan, CA 92371-6430

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Hopefully this comes back so that I can add solar to my home.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Ms. Mary Kathryn Rodarte

Steven Kriske  
25 W Summit Dr  
Emerald Hills, CA 94062-3340  
(650) 344-8263

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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This is important! And there are other options to financing programs than taxes!

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Steven Kriske

Mr. Zach Carter  
PO Box 32  
304 2nd St  
Hills, IA 52235-0032  
(319) 241-7048

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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This is the least that FHFA can do to help America become better stewards of our lands. Thank you for being a true American service, and making the right decision on PACE.

And don't stop there.

Onward,

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mr. Zach Carter

Ms. Pamela Lichtenwalner  
PO Box 473  
Stinson Beach, CA 94970-0473

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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Thank you for your consideration.

Sincerely,  
Ms. Pamela Lichtenwalner

Ms. Lisa And Steve Schnell  
550 Hottenstein Rd  
Kutztown, PA 19530-9471  
(610) 683-6210

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Our home is passive solar. We are thankful that we use hardly any fossil fuels to heat our home, and we are planning to eventually install a solar hot water heater and possibly solar panels. We hope that there incentives will be in place for us and others to make these important changes.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Ms. Lisa And Steve Schnell

Ms. Deanna Vickers  
5246 E Calle Ventura  
Phoenix, AZ 85018-4406  
(602) 441-2884

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Clean energy is precisely what we need to move into a new era in America. It will create businesses, jobs and involve all Americans in living a "smarter" way. It is a true win-win. We can reduce greenhouse gases, lessen our reliance on foreign oil, produce an economic resurgence in America.

We have talked about this long enough. I have personally been involved in energy policy since the 1970s. It is about time to move forward with renewable energy.

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Thank you for your consideration.

Sincerely,  
Ms. Deanna Vickers

Miss Dee Mirich  
330 Oriole Ave  
Crown Point, IN 46307-4312

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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All Of Your Help Is So Greatly Needed And Is So Greatly Appreciated.

Blessings,

Dee Mirich

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Thank you for your consideration.

Sincerely,  
Miss Dee Mirich

Ms. Nancy Knowles  
PO Box 339  
Antrim, NH 03440-0339  
(603) 588-6121

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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We have a greenhouse attached to the south side of our house in New Hampshire. The difference it makes on a cold sunny day in the dead of winter is unbelievable. And that is just the power of passive solar!

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Ms. Nancy Knowles

Ms. Karen Christian  
8435 S Tumbling X Ranch Pl  
Vail, AZ 85641-8972  
(520) 219-7287

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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EVERY American homeowner can make a difference in the future by their investment in solar energy. Please support them.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Ms. Karen Christian

Mr. Arturo Blake Sr.  
1516 N Elmhurst Rd  
Ste 2132  
Mount Prospect, IL 60056-1011  
(224) 217-2255

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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Many other Nations recognize the importance of clean, energy efficiency and renewable energy technologies for homes. It is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. It is vital to our long term environmental growth. These PACE programs allow homeowners to take the responsibility for the investing in Green Technology and reap the benefits, directly in the pocket books.

FHFA's assertion that PACE assessments create unreasonable risk doesn't stand up to scrutiny. Clean energy investments can be among the most profitable investments that one can make to a home. It lowers operating cost, provides efficiency improvements, and leaves homeowners more cash to meet their mortgage obligations.

The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale. Just ask Germany, China, and many other countries, who have invested heavily in these types of Green Technologies, whether they are paying off.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mr. Arturo Blake Sr.

Mr. Bryan Bennett  
4482 Twin Creek Dr NE  
Kennesaw, GA 30144-1550  
(770) 924-2992

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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In one hour, more energy from the sun strikes the earth's surface than all of humanity uses in an entire year.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mr. Bryan Bennett

Mr. David Kauber  
3080 Sr 90  
Aurora, NY 13026

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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And, in Sacramento, California, a program related to this has been quite successful for having solar panels on their houses, with an investment by companies making money by doing the best activity for themselves as well as the communities and the individual home owners.

Do it, do it, do it.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mr. David Kauber

Ms. Barbara Kaufman  
1295 32nd St SW  
Pine River, MN 56474-5027  
(218) 587-2326

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Thank you for your consideration.

Sincerely,  
Ms. Barbara Kaufman

Mrs. Jill Biggs  
15403 Bond Mill Rd  
Laurel, MD 20707-5405  
(301) 604-9639

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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It makes sense for the economy, the environment, the future of our planet.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mrs. Jill Biggs

Mr. John Clary  
1934 Sage Dr  
Garland, TX 75040-4350  
(972) 530-9626

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Also in most states excess power can be sold back to the grid, reducing energy requirements during times of heavy daytime loads. This is an added ROI that is not taken into account by the FHFA.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mr. John Clary

Mr. Nathan & Carol Bales  
4709 Rushing Dr  
Wilmington, NC 28409-8969  
(910) 632-6681

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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PACE is a win/win for home owners and the environment. The only reason it is not being use all over the country is because of Big Oil & Big Coal fighting it all the way to the bank!!!

Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

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Thank you for your consideration.

Sincerely,  
Mr. Nathan & Carol Bales

Dr. Charles Moore  
941 County Road 231  
Fayette, MO 65248-9543

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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Thank you for your consideration.  
Sincerely,  
Charles Moore  
941 County Road 231  
Fayette, MO 65248-9543

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Thank you for your consideration.

Sincerely,  
Dr. Charles Moore



Mr. Steven Combes  
1109 NW 11th Ave  
Gainesville, FL 32601-4148  
(352) 378-1775

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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**STOP THE GLUTTONY!!**

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mr. Steven Combes

Ms. Sarah Tamor  
2409 Cloverfield Blvd  
Santa Monica, CA 90405-1824  
(310) 392-1790

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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In our household, we were THIS CLOSE to getting a PACE loan when the program was shut down. We can't afford the up-front capital cost of solar, but we'd love to do it. It would save us money and help the environment. PACE had looked like the perfect opportunity for us to do the right thing and we were incredibly disappointed when the FHFA made its ruling against it.

PLEASE reverse your ruling and allow PACE programs to proceed.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Ms. Sarah Tamor

Mr. Ken Gunther  
11024 161st St N  
Jupiter, FL 33478-6204  
(561) 746-0741

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Thank you for your consideration.

Sincerely,  
Mr. Ken Gunther

Ms. Tricia Gerrodette  
3327 Eagle Ridge Dr  
Sierra Vista, AZ 85650-6631  
(520) 378-4937

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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I'm very sorry you have decided that investing in energy efficiency and renewable energy technologies, basically investing in our future, is risky. For people in homes who don't have the upfront money to make these investments, it seemed like a creative and workable solution. This the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

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Thank you for your consideration.

Sincerely,  
Ms. Tricia Gerrodette

Mrs. Judy Boehm  
18953 SE Fernwood Dr  
Tequesta, FL 33469-1651

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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We have installed some devices and are extremely happy with the return on the investment, but sure could use help paying for solar, wind. Please this is important for the whole world's children to come.

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Thank you for your consideration.

Sincerely,  
Mrs. Judy Boehm

Mrs. Cheryl Lawler  
47 Aberdeen Pl  
Saint Louis, MO 63105-2274  
(314) 727-7911

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Please support PACE programs so that I can create a more energy efficient home for myself and my family.

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Sincerely,  
Mrs. Cheryl Lawler

Ms. Christy Barnes  
1679 NW 785th Rd  
Bates City, MO 64011-9110  
(816) 566-0628

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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We already have a geothermal heat pump that saves energy and also heating costs. If PACE programs were allowed to proceed we would also install solar panels.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Ms. Christy Barnes

Mr. Terry And Jack Drucker  
490 Deer Pass Dr  
Sedona, AZ 86351-7556  
(928) 284-9724

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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We need more solar power and this is a sensible way to finance it. Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

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Sincerely,  
Mr. Terry And Jack Drucker

Mrs. Laurie Hein  
6 Milbark Ct S  
Homosassa, FL 34446-4152  
(352) 503-3914

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Thank you for your consideration.

Sincerely,  
Mrs. Laurie Hein

Mr. Christopher Folk  
N443 Rich Rd  
Watertown, WI 53098-4227  
(920) 723-2685

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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This is a great idea! In addition to improving homeowner pride in ownership and personal energy responsibility, it will provide jobs in the effective areas.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mr. Christopher Folk

Ms. Mary Guinger  
926 Kaipii St Apt A  
Kailua, HI 96734-7004

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Dear Folks,

Thanks to you we put up 14 solar panels. Our electric bill is \$15 dollars a month. We are planning to put 6 more panels and buy an electric car. This is working for us, the country and the earth.

Thank you.

Aloha!

Mary

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Ms. Mary Guinger

Ms. Cynthia Allen  
701 NE Pilgrim Way  
Lees Summit, MO 64086-5438  
(816) 524-7196

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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I'm a real person and I truly believe everything in this letter. There can't be more important regulations than those that allow for increasing energy efficiency.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Ms. Cynthia Allen

Mrs. Eizabeth Ricketson  
517 Sundown Ct  
Apopka, FL 32712-3510

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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The most important thing we can do to move us towards an economic boom and energy independence is to continue this important project.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mrs. Eizabeth Ricketson

Mrs. Laura Warren  
502 S Dogwood Dr  
Berea, KY 40403-9519  
(859) 986-3889

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

I would love to reduce my families impact on the planet and the cost of our energy use. We are on a fixed income and can only do so much at today's costs. We catch rain water to use for growing our own vegetables, we've installed energy efficient windows and screens and planted shade trees to reduce summer cooling costs. There is so much more we would do if it was affordable.

Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

FHFA's assertion that PACE assessments create unreasonable risk doesn't stand up to scrutiny. In fact, clean energy investments can be among the most profitable that one can make to a home. By lowering its operating cost, efficiency improvements leave homeowners more cash to meet their mortgage obligations. The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale.

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Thank you for your consideration.

Sincerely,  
Mrs. Laura Warren

Ms. Alaina Sloo  
1143 Woodland Ave  
Menlo Park, CA 94025-2846

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Please don't stand in the way of clean energy.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Ms. Alaina Sloo

Mr. John Twohig  
14 Roundtree Ct  
Beacon, NY 12508-2118  
(845) 831-5694

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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I wish I could use a solar panel program, but my home is not suitable. Our church installed a set of panels on one of its buildings last year, and now we are producing 100% of that buildings electricity. we as a country need to rid ourselves of our dependence on foreign oil, and we should subsidize solar rather than big oil

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mr. John Twohig

Mr. Edward Bancroft  
154 Suto Rd  
Voorheesville, NY 12186-2913

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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Why are we blocking the US's path into the 21st Century? If we do not progress then, compared to the rest of the world, we regress. I'll take progress even with a side of risk. Go for it!

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mr. Edward Bancroft

Pete & Mary Michaelis  
12224 East River Rd  
Columbia Station, OH 44028-9578  
(440) 236-5426

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Any factor which encourages ending our dependence on finite fossil fuels needs to be encouraged.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Pete & Mary Michaelis

Matthew Tolford  
20327 Burnley Sq  
Potomac Falls, VA 20165-6455  
(571) 332-0099

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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Seems like a win win, no loss proposition.

Investing in energy efficiency and renewable energy technologies in homes is the a way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

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Thank you for your consideration.

Sincerely,  
Matthew Tolford

Ms. Sarah Caldwell  
630 W Decker St  
Viroqua, WI 54665-1517

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Thank you for taking the time to consider this important common sense program. I received energy assistance last year at my hobby farmette property. The house got weatherized from top to bottom, and it made a significant difference in my heating costs the following winter. I sold that property and now live in a small house in town. I could really use some weatherisation improvements.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Ms. Sarah Caldwell

Mr. John Sayres  
23783 Clarissa Haven Dr  
Henning, MN 56551-9438  
(218) 583-4635

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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FHFA's assertion that PACE assessments create unreasonable risk doesn't stand up to scrutiny. In fact, clean energy investments can be among the most profitable that one can make to a home. By lowering its operating cost, efficiency improvements leave homeowners more cash to meet their mortgage obligations. The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale.

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Thank you for your consideration.

Sincerely,  
Mr. John Sayres

Mr. George Alderson  
112 Hilton Ave  
Catonsville, MD 21228-5727  
(410) 788-7096

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

We would gladly have financed our house with a PACE loan if they had been available. We have a 50-year old house that lacked energy efficiency features and lacked any form of solar power. The insulation we installed still falls short of what could have been done with technologies now available. Our house would have had much better resale value if the features associated with PACE had been used.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mr. George Alderson

Christine Carroll  
815 Pinetree Dr  
Decatur, GA 30030-2332  
(404) 377-3389

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Without PACE or a similar program, ordinary people who want to make improvements are excluded because of a high entry cost. Furthermore, people who may want to buy such an improved home will find that the supply is limited. The most important reason to re authorize PACE is that **THESE PROGRAMS CREATE JOBS**. They create jobs for installers and renovators, and jobs for the manufacture of solar components. What could be more important??

FHFA's assertion that PACE assessments create unreasonable risk doesn't stand up to scrutiny. In fact, clean energy investments can be among the most profitable that one can make to a home. By lowering its operating cost, efficiency improvements leave homeowners more cash to meet their mortgage obligations. The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale.

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Thank you for your consideration.

Sincerely,  
Christine Carroll

Dr. Philip Miller  
1236 Ward Rd  
Bismarck, ND 58501-2481

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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Please help home owners with ways to make energy efficient homes affordable.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Dr. Philip Miller

Barbara Cooke  
48 White St  
Taunton, MA 02780-4644  
(508) 823-7916

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Thank you for your consideration.

Sincerely,  
Barbara Cooke

Mr. Stephen Demetriou  
20 Federal St  
Portland, ME 04101-4201  
(207) 210-8994

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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My place of employment, while not a home, is in a residential neighborhood in South Portland, Maine. My business associate placed photovoltaics on the roof of our commercial photography studio and the energy collected is providing a large offset to our electricity costs, some months by as much as 1/3. This is in Maine, not known as a particularly sunny climate. Solar panels on homes makes sense. Every little bit helps to reduce dependency on dirty energy sources.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mr. Stephen Demetriou

Miss Anne Rozycki  
935 Saltwood Ln  
Wilmington, NC 28411-7670  
(910) 686-5486

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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As a homeowner who had a solar panels installed last year, I can attest to the fact that our electric bills have been dramatically reduced (without generating any pollution) and a monitoring system we also had installed confirms that at times we actually produce excess electricity that is returned to the electric company (Progress Energy). If we truly value the concept of 'energy independence' solar energy should be vigorously encouraged.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Miss Anne Rozycki

Mr. Erik Hartten  
159 2nd St  
Jersey City, NJ 07302-3015

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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And with the housing market still suffering once of the worst slumps in history and the values of people's houses often far less than the amounts they owe under their mortgages, any effort to increase these values in a steady, low cost way while creating new markets, new jobs, new economic demand as well as investing in our clean energy future, PACE programs present a win-win-win opportunity not to be missed.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mr. Erik Hartten

Mrs. Theresa Rieve  
5321 Dent Ave  
San Jose, CA 95118-2916  
(408) 266-1561

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Imagine having clean energy power plants in all our cities--by putting solar panels on every roof! How much pollution would be avoided and how much energy prices could be lowered due to reduced transmission costs!

These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

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Thank you for your consideration.

Sincerely,  
Mrs. Theresa Rieve

Mr. Shane Goranson  
221 Hampton Ave Apt 6  
Greenwood, SC 29646-2261

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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I will be buying a home this year and I'd love to get a solar water heater and some solar panels!!!

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mr. Shane Goranson

Ms. Judy Cassada  
PO Box 1363  
Capitola, CA 95010-1363  
(831) 479-7491

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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We **MUST** reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change, **NOW** by investing in energy efficiency and renewable energy technologies in homes, among other ways. PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

FHFA is obstructing progress by wrongly asserting that PACE assessments create unreasonable risk. In fact, clean energy investments can be among the most profitable that one can make to a home. By lowering its operating cost, efficiency improvements leave homeowners more cash to meet their mortgage obligations. The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale.

PLEASE do the right thing and support residential PACE programs.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Ms. Judy Cassada

Mrs. Rona Johnston  
25250 482nd Ave  
Garretson, SD 57030-6020

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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I would love to make my home more energy efficient and use more green energy but cant afford the cost of solar or wind energy.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mrs. Rona Johnston

Mr. Jerry Kalinoski  
412 Weidman St  
Lebanon, PA 17046-3649  
(717) 274-6703

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

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The future is now for solar energy. The technology is here and it works beautifully. Pennsylvania has shown, in the last four year, how interested people are to have this technology. I OWN A 10,000 WATT ARRAY that generates all the electricity I need for my home and business. I know of what I speak!!! Make it commonplace on every roof or yard in our country. Show the world we are leading the way.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mr. Jerry Kalinoski

Dr. John Comella  
2201 Pennsylvania Ave Apt 515  
Philadelphia, PA 19130-3523  
(267) 687-2288

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

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I live in an apartment now but, when I lived in a house, I wanted to install solar panels but "couldn't because my roof was shaded too much. Solar panels are very beneficial for the environment and, once they prove themselves, they are cost efficient too.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Dr. John Comella

Ms. Terry Ellen Robinson  
3662 Midvale Ave Apt 5  
Los Angeles, CA 90034-6623  
(310) 202-6730

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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AND WE ALSO NEED TO PUT SOLAR ON APARTMENT BUILDINGS TOO AS MOST AMERICANS IN THE CITIES LIVE IN APARTMENTS. THE LOS ANGELES DEPARTMENT OF WATER AND POWER IS ALREADY STARTING THIS WORK, AND WE NEED MORE SUPPORT!

FHFA's assertion that PACE assessments create unreasonable risk doesn't stand up to scrutiny. In fact, clean energy investments can be among the most profitable that one can make to a home. By lowering its operating cost, efficiency improvements leave homeowners more cash to meet their mortgage obligations. The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale.

Thank you for reading!

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Ms. Terry Ellen Robinson

Ms. Judith Zitko  
12 Alina Ln  
Hot Springs Village, AR 71909-3400  
(501) 915-8547

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

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Germany embarked on a program to install solar on homes and it's been so successful that they have overloaded their grids. We need smart grids and affordable solar for as many homes as possible to power us into the future in an economical and sustainable way. We are wasting all this free power that pours down on this country every day. I realize that the big corporations that make huge profits off this industry are most likely lobbying and trying to block anything that would lessen their profits, but it's time to put people's interests first.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Ms. Judith Zitko

Mr. Darren Ginn  
136 Peachtree Memorial Dr NW  
Atlanta, GA 30309-1096  
(678) 575-0259

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

With the planet at the tipping point, investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

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Thank you for your consideration.

Sincerely,  
Mr. Darren Ginn

Ms. rachel miller  
109 N Ellwood Ave  
Baltimore, MD 21224-1308  
(443) 857-3603

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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Come on, let's do this people! Really, really. I renovated my row home in Baltimore. Help me help the planet, really!!!!!!!!!!!!!!!!!!!!

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Ms. rachel miller

Victoria Grayland  
20308 73rd Ave NE  
Kenmore, WA 98028-2010  
(206) 650-1003

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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I just bought my first house, with an FHA loan, six months ago and have begun slowly increasing the energy efficiency with efficient appliances. I would like to add solar panels, like many people in the Pacific Northwest. We want the federal government to support this move to energy efficiency and energy independence on a neighborhood basis.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Victoria Grayland

Miss Barbara Elliott  
PO Box 513  
Melissa, TX 75454-0513  
(972) 838-2019

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

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Look past the fact that BIG oil companies are running this world's economy and check out the fact that they are ruining this world's environment while raking in money hand over fist. Let's make a statement on more than one level! What a wonderful this opportunity is. Please let's start going in the right direction! PLEASE.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Miss Barbara Elliott

Dr. Michael Rice  
602 Horizon Way  
Manchester, CT 06042-1797  
(860) 432-5368

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

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Thank you for your consideration.

Sincerely,  
Dr. Michael Rice

Mr. John Horkulic  
106 Woodland Park  
Wintersville, OH 43953-3856  
(740) 346-2141

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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As a disabled veteran, I need these programs to help reduce my energy bills and waste.

FHFA's assertion that PACE assessments create unreasonable risk doesn't stand up to scrutiny. In fact, clean energy investments can be among the most profitable that one can make to a home. By lowering its operating cost, efficiency improvements leave homeowners more cash to meet their mortgage obligations. The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale.

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Thank you for your consideration.

Sincerely,  
Mr. John Horkulic

Mr. Darrel & Barbara Lepiane  
85137 Triangle Station Rd  
Milton Frwtr, OR 97862-6885  
(509) 938-9386

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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This is a very worthwhile program to jumpstart the use of non polluting renewable energy. I fully support the PACE program.

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Thank you for your consideration.

Sincerely,  
Mr. Darrel & Barbara Lepiane

Mrs. Robbin Kokinos  
3117 Bay Cv  
Sherwood, AR 72120-4067  
(501) 834-7614

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Let's be leaders in clean energy. It is the right thing to do.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mrs. Robbin Kokinos

Mr. Arden C. Hander  
1060 Frederick Rd  
Meadowbrook, PA 19046-1145

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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Pay a little more, get so much more for it: what's the big deal? Now let's help others advance the same cause and not look back!

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mr. Arden C. Hander

Ms. Shirley Middleton  
53 Ridge Rd Unit D  
Greenbelt, MD 20770-7711  
(301) 446-1973

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

The need for alternative energy sources is more important now than ever. We need to be able to explore our options before they're irrelevant.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Ms. Shirley Middleton

Mr. Bruce Odelberg  
33900 Dangberg Drive  
Kirkwood, CA 95646

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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This is important. Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

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Thank you for your consideration.

Sincerely,  
Mr. Bruce Odelberg

Mr. Hugh Curtler III  
4516 89th Cres N  
Brooklyn Park, MN 55443-3936

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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Thank you for your time and consideration of this matter.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mr. Hugh Curtler III

Mr. Rob Lee  
80 E Shore Dr  
Grapeview, WA 98546-9726  
(360) 426-5845

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

We need to invest in new solar technology and put an array of solar panels on every rooftop in America. Then decommission the worst of, if not all, the crumbling old nuclear power plants from the '70's. They only had a projected 40 yr lifespan. And tell the Democratic party NO MORE taxpayer backed loan giveaways to nuclear investors. NO MORE new nuclear power plants

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Thank you for your consideration.

Sincerely,  
Mr. Rob Lee

Mrs. Barbara Seiden  
24249 Corydalis St  
Plainfield, IL 60585-5526  
(815) 230-9313

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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Thank you for your consideration.

Sincerely,  
Mrs. Barbara Seiden

Ms. Lori O'Dell  
9816 W Hickory Ln  
Wichita, KS 67212-4438

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

FHFA's assertion that PACE assessments create unreasonable risk doesn't stand up to scrutiny. In fact, clean energy investments can be among the most profitable that one can make to a home. By lowering its operating cost, efficiency improvements leave homeowners more cash to meet their mortgage obligations. The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale.

Please allow assistance to all your constituent's across the nation so we can use the sun & preserve our earth's resources.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Ms. Lori O'Dell

Ms. Peg Price  
3400 Warner Dr  
Grand Island, NY 14072-1042

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

PLEASE keep the PACE programs. Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

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Thank you for your consideration.

Sincerely,  
Ms. Peg Price

Jolene Rutherford  
2209 New York Ave SW Apt 3  
Albuquerque, NM 87104-1600

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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Come one! This is easy to figure out - just do the right thing here.  
Thank you.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Jolene Rutherford

Ms. Mary Swick  
225 SW Carson St  
Portland, OR 97219-4632

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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It would be great to ad solar panels to rooftops; green is the way to go.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Ms. Mary Swick

Mr. Ed & Dora Stahl  
1507 Ambleside Ln  
Richardson, TX 75082-3041  
(972) 231-3566

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Two years ago I visited Turkey and traveled around the western half. To my amazement I discovered that virtually all homes and apartments had solar water heaters on the roof. But here in my homeland there are solar water heaters are almost unknown.

Then I visited my cousin in Germany, who owns the farm my mother grew up on. Driving into the farm I was shocked to see the south half of the barn covered in solar electric panels.

But here in America we have fiddled and fiddled around for the last thirty years trying to figure out how we can continue our addiction to cheap oil and coal. Well the cheap solution has turned out to be an albatross around our necks and now we are paying the price.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,

Mr. Ed & Dora Stahl

Mr. Scott Korman  
20 Linford Rd  
Great Neck, NY 11021-4929  
(516) 487-2217

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Thank you for your consideration.

Sincerely,  
Mr. Scott Korman

Mr. Eliot & Julia Mason  
102 Winston Way  
Waunakee, WI 53597-1730  
(608) 850-5262

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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I support the assertions below. In fact I couldn't believe it two years ago when I saw that the FHFA was opposed to such a program. Yes, Wall St doesn't like the idea but whatever, they'll get over it and undoubtedly find some way to profit from it.

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Sincerely,  
Mr. Eliot & Julia Mason

Ms. Robin Pasholk  
113 High St  
Neenah, WI 54956-2635

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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Thank you for your consideration.

Sincerely,  
Ms. Robin Pasholk

Ms. Joy Throm  
5526 Humboldt Cir  
Minneapolis, MN 55419-1658  
(612) 824-9769

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Programs such as this one are desperately needed to combat global warming. Let's start supporting clean, renewable energy and stop all the subsidies for fossil fuels!

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Ms. Joy Throm

Mrs. Pat Jenatsch  
51 Winding Way  
Morris Plains, NJ 07950-1862  
(201) 736-3030

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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Furthermore, in New York State, an intrepid engineer has combined the installation of solar energy panels with the purchase of an electric car to manage to be self-sufficient in all things related to transportation and energy. Programs such as PACE enable self-starters such as this man to become energy self-sufficient and a role model for others.

The future is in personal energy systems such as PACE. Why should all of us be forced to be on the GRID (admittedly vulnerable due to sunspots and lack of municipal and utility maintenance and upgrades)? In New Jersey, we still use GIANT DEAD TREES (aka "logs") for our utility poles. While charmingly biodegradable, these utility poles are still less stable than a concrete reinforced norm.

While I am not a prepper, I do believe that individuals should be able to access power outside of the GRID and programs such as PACE enable them to do so without sliding into bankruptcy.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mrs. Pat Jenatsch

Mrs. Marbeth Bingman  
132 Pindo Palm St W  
Largo, FL 33770-7434

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Americans need every opportunity to be independent.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mrs. Marbeth Bingman

Ms. Pamela Steen  
106 22nd St NE  
Bradenton, FL 34208-1630  
(941) 749-0949

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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I would love to have panels that would lower my energy bills, but no plan was available to me or it was too costly. Please help to bring this back as I will do all in my power to bring it together for my home. We are a two hybrid auto owner home. My husband is retired and I am a teacher. Please help!  
Pam Steen  
Bradenton, FL

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Thank you for your consideration.

Sincerely,  
Ms. Pamela Steen

Mr. John and Roberta Hydar  
6965 Heron St  
Ventura, CA 93003-7123  
(805) 676-1763

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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The need is clear that we need to find clean energy sources. The energy from the sun is free and totally non polluting. Because of our personal efforts and energy smart usage, our electric bills are under \$50.00 per month. Solar panels will not help us, but we support those who do want to move towards clean energy and less pollution.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mr. John and Roberta Hydar

Dr. Stephanie Kirk  
53 Penn Oaks Dr  
West Chester, PA 19382-8462

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Sincerely,  
Dr. Stephanie Kirk

Ms. Ann Houston  
Hawkins Rd.  
Cedar Grove, NC 27231-9339

Mar 15, 2012

Alfred Pollard

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Thank you for your consideration.

Sincerely,  
Ms. Ann Houston

Mrs. Sandra Miller  
1359 Mulberry Ln  
Cary, IL 60013-6507  
(847) 639-7634

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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I believe that this program would be a giant step in the right direction of becoming an energy independent nation.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mrs. Sandra Miller

Jeanne & John O'Connell  
S90w22950 Rose Ave  
Big Bend, WI 53103-9717  
(262) 662-2053

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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We have a south facing roof which would be ideal!

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Jeanne & John O'Connell

Mr. Robert Weingart  
1888 Jewett Rd  
Powell, OH 43065-8988

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Thank you for your consideration.

Sincerely,  
Mr. Robert Weingart

Mr. Harry Bryant  
936 Taylor Hill Rd  
Dandridge, TN 37725-5361  
(865) 397-6412

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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FHFA's assertion that PACE assessments create unreasonable risk doesn't stand up to scrutiny. In fact, clean energy investments can be among the most profitable that one can make to a home. By lowering its operating cost, efficiency improvements leave homeowners more cash to meet their mortgage obligations. The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale.

These programs ignore a lot of us who'd like to participate. I'm living mostly on my social security and my income is so low that I don't file Federal Income tax returns. Incentives that reward participants with tax incentives don't help me. I want to install a geothermal heat pump, and there are attractive tax credits to do this. But, they don't help me. I'm not eligible for tax benefit so I'm left with paying full price which is beyond my ability to pay.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mr. Harry Bryant

Ms. J. Siglin  
PO Box 18757  
Asheville, NC 28814-0757

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

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I would definitely take advantage of a program like PACE and we talk daily to many people who would also be interested. We install geothermal systems and it makes good sense to include the cost of installing an energy saving HVAC system like geothermal and fold it into the mortgage of a home and include it in the infrastructure so the cost is manageable. **WE NEED A PROGRAM LIKE PACE TO PROMOTE ENERGY CONSERVATION AND REDUCE HOMEOWNERS ENERGY CONSUMPTION !!!!**

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Ms. J. Siglin

Ms. Sandra Lindbergt  
2009 E Taylor St  
Bloomington, IL 61701-5715

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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PACE is a brilliant set of programs. The fact that it existed thanks to the federal government is a sign that effective designs can come from Washington. I urge you to reactivate PACE as soon as you can.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Ms. Sandra Lindbergt

Mr. John Walter  
1134 Waverly St  
# R-4  
Philadelphia, PA 19147-1263  
(215) 829-9234

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Home buyers and owners are becoming more aware of the importance to them of controlling energy costs. Increased efficiency and renewable energy are the keys to doing that. Properties with these elements have advantages with regard to the value and long term desirability.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mr. John Walter

Mr. Justin & Ann Feldman  
1415 Market St  
Reading, OH 45215-3315  
(513) 563-2333

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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We both believe that legitimate, workable renewable energy technologies should be encouraged by our government to reduce our carbon footprint and our dependence on fossil fuel.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mr. Justin & Ann Feldman

Joseph Burgess  
407 Hiawatha Trl  
Frankfort, KY 40601-1707  
(502) 695-3016

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

I'm in favor of the programs.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Joseph Burgess

Mr. Aaron Jones  
649 S 22nd St  
Columbus, OH 43205-2706

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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I whole heartedly endorse the above words and I sincerely ask that you go along with the PACE programs. Thank you for your time and consideration.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mr. Aaron Jones

Ms. Heather Janes  
610 N 5th Ave W  
Duluth, MN 55806-2446

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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We need to be at the forefront of clean energy!! Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

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Thank you for your consideration.

Sincerely,  
Ms. Heather Janes

Mrs. Amy Blakeney  
2512 Copper Creek Ln  
Carrollton, TX 75006-2025

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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We would love to do this...please keep this program!

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mrs. Amy Blakeney

Mr. Clint Richmond  
3 Greenough Cir  
Brookline, MA 02445-6809

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

I am a solar owner and I am reaping many financial and environmental benefits. This program allows others to share them as well.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mr. Clint Richmond

Mr. Robert Munsey  
8100 Kelvin Ave  
Winnetka, CA 91306-1722  
(818) 341-8630

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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The PACE program availability is needed! We need to have the option to move ahead, not stand still. With the return of the PACE program there is also the need for greater presentation and explanation so that more people can be aware and understand.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mr. Robert Munsey

Ms. Helen Kyle  
4005 Barker Ct Apt 105  
Fairfax, VA 22032-1370  
(703) 323-8597

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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The clock is ticking. Every day of delay brings one more day of irreversible climate damage.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Ms. Helen Kyle

Dr. Scott Simmerman  
3 Old Oak Dr  
Taylors, SC 29687-6624  
(864) 244-2379

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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I would certainly invest in new technology if there were some support for such an endeavor.

FHFA's assertion that PACE assessments create unreasonable risk doesn't stand up to scrutiny. In fact, clean energy investments can be among the most profitable that one can make to a home. By lowering its operating cost, efficiency improvements leave homeowners more cash to meet their mortgage obligations. The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale.

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Thank you for your consideration.

Sincerely,  
Dr. Scott Simmerman

Ms. laura marcantoni  
5226 Valkeith Dr  
Houston, TX 77096-5109

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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I would be delighted to receive some help in order to install solar panels on my roof to power my house and to send the excess of energy produced to the grid.

I live in Houston where, even in the summer, with the air at full blast I would be able to have energy to spare and where, at the moment, the solar power is used only for parking meters, a few signals and for opening gates.

Help me to save money and help the community.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Ms. laura marcantoni

Dr. Peter Gollon  
15 Eleanor Pl  
Huntington, NY 11743-1918  
(631) 271-5774

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Here in New York, I had to lay out significant funds now to add insulation to my house, even though the investment will save me significant money over time. If PACE programs were still in effect, I could have started saving heating money on day one, and paid for the project out of the savings each year. Reinstating the PACE program will allow others to have an easier time funding their upgrades than I did.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Dr. Peter Gollon

Mary Ann & Frank Graffagnino  
10207 E Calle Pueblo Estrella  
Tucson, AZ 85747-5171  
(520) 663-1365

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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**PLEASE TAKE THE RIGHT, FAIR AND JUST ACTION AS URGED IN THE LETTER ABOVE.**

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mary Ann & Frank Graffagnino

Ms. Ellen Mueller  
2204 Willow Ave NE  
Atlanta, GA 30305-4331  
(404) 841-0566

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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I SUPPORT PACE! Ellen Mueller, Atlanta, GA

Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

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Thank you for your consideration.

Sincerely,  
Ms. Ellen Mueller

Miss Molly Gordon  
6719 Sabado Tarde Rd  
Goleta, CA 93117-4905

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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Our country MUST start heading down the renewable resources pathway- please help us do that.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Miss Molly Gordon

Mr. Roger Smith  
65 Highland St  
West Hartford, CT 06119-1324  
(860) 236-0739

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

In 2011 Connecticut passed PACE authorizing legislation and the CT Finance and Investment Authority is working on smart program design to protect both residents and creditors alike. FHFA should not issue a blanket prohibition on PACE assessments as with a well designed program there should be no greater risk of defaults than normal and if done right can actually leave homeowners in a financially better situation, as their energy savings can far exceed their loan payments. As energy prices continue to rise, the presence of efficiency or renewable energy technologies should increase the value of the property and make it more attractive to a future buyer.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mr. Roger Smith

Mr. James Scott  
2001 21st Ave S  
Apt 304  
Nashville, TN 37212-4323

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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Thank you for your consideration.

Sincerely,  
Mr. James Scott

Mrs. Teresa Brackett  
PO Box 354  
Creedmoor, NC 27522-0354  
(919) 407-1489

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

FHFA's assertion that PACE assessments create unreasonable risk doesn't stand up to scrutiny. In fact, clean energy investments can be among the most profitable that one can make to a home. By lowering its operating cost, efficiency improvements leave homeowners more cash to meet their mortgage obligations. The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale.

Hemp built homes that run off Hemp are better for the environment and the life within; not to mention energy efficiency.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mrs. Teresa Brackett

Mr. Bernard Rafacz  
4100 Parkside Pl  
Carlsbad, CA 92008-3672

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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**WE MUST DECREASE OUR NATION'S DEPENDENCY ON FOSSIL FUELS AND THWART THE EFFECTS OF CLIMATE CHANGE.**

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Thank you for your consideration.

Sincerely,  
Mr. Bernard Rafacz

Ms. Nora Regan  
1331 Olympic Ave  
Port Townsend, WA 98368-4039  
(360) 385-3369

Mar 15, 2012

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The risks of implementing alternative/renewable energies are far less than the damage we see all over the world due to oil spills and now fracking. And there are no harmful by-products of solar power.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Ms. Nora Regan

Ms. Allison Kelsey  
2235 Kimball St  
Philadelphia, PA 19146-2523

Mar 15, 2012

Alfred Pollard

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I would really love to reduce my fossil fuels consumption. Please restore this program.

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Thank you for your consideration.

Sincerely,  
Ms. Allison Kelsey

Ms. Sophia Locklear-Jensen  
385 Cove Creek Rd  
Roan Mountain, TN 37687-3608

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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I'm leaving the following intact because it makes good sense to me:  
"Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

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Do you have other statistics that refute this? If so, please advise. Otherwise, I do want to see the PACE programs continue.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Ms. Sophia Locklear-Jensen

Mr. Karl David Reinhardt  
456 Oak Tree Dr  
Saint Louis, MO 63119-4849

Mar 15, 2012

Alfred Pollard

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Thank you for your consideration.

Sincerely,  
Mr. Karl David Reinhardt

Ms. Carole Goehring  
6120 Concord Hill Ln  
Minnetonka, MN 55345-6092  
(952) 426-1455

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Environment matters!!!!

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Thank you for your consideration.

Sincerely,  
Ms. Carole Goehring

Ms. Tanya Merchant  
25 Olde Hickory Rd  
Mount Wolf, PA 17347-9680  
(717) 676-7428

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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I am in the process of saving money to have the down payment to do this very thing. I want to save money so lets help all the little people get solar power and get rid of the big guys...I Want To Do This!

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Ms. Tanya Merchant

Margaret Welke  
410 Clemons Ave  
Madison, WI 53704-5504  
(608) 246-2159

Mar 15, 2012

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I'm doing all I can to get to decrease my carbon footprint: driving a hybrid, having an energy audit on my house and acting on the results, buying 100% wind power, investing in sustainable energy companies and this year I plan to invest in a community solar project.

What is my government doing? -- besides subsidizing fossil fuel companies with my taxes and using the rest to support a military industrial complex that uses more carbon based fuels than all other countries combined.

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Sincerely,  
Margaret Welke

Mrs. Debi Foster  
4507 Park Rd  
Mobile, AL 36605-9473

Mar 15, 2012

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We had to quit waiting for this and forego solar when rebuilding after Hurricane Katrina. That's been almost 7 years ago! Enough with the postponing! Do something already and get this technology mainstreamed to us, the public!

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mrs. Debi Foster

Mariacelia. Hernandez  
54 Orleans St Apt 317  
Boston, MA 02128-2142

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Sincerely,  
Mariacelia. Hernandez

Mr. Richard Mcgonagle  
201 N Myers St  
Burbank, CA 91506-2316

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I do not understand how you clowns think it's perfectly alright to invest OUR MONEY in subsidizing big oil even when they are reaping, or should I say raping, record profits, gouging we the people at the pump and polluting the entire planet's eco system. And yet investing in clean energy systems is the answer to most of the problems of this pollution and you want to disallow this? What the hell is wrong with this picture. I think it's the politicians in Washington. And I think the only solution is to get rid of everyone who opposes clean renewable energy.

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Sincerely,  
Mr. Richard Mcgonagle

Mrs. Gloria Monroe  
180 Crume Dr  
Grants Pass, OR 97526-7768

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Thank you for your consideration.

Sincerely,  
Mrs. Gloria Monroe

Ms. Katherine Miller  
3285 E Fox Run Way  
San Diego, CA 92111-7746

Mar 15, 2012

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We all need energy efficient homes to lower overall public grid electricity use, natural gas use, and water use. PACE cannot go wrong saving energy and the environment.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Ms. Katherine Miller

Mrs. Marie Smith  
7111 Frank Ave NW  
North Canton, OH 44720-7015  
(330) 499-6626

Mar 15, 2012

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I have just now heard of this program and like the way it sounds. It's a win-win situation and right now homeowners need all the good news they can get!

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Thank you for your consideration.

Sincerely,  
Mrs. Marie Smith

Mrs. Lyn D Reyna  
887 Cumberland Dr  
Sunnyvale, CA 94087-1222  
(408) 245-4798

Mar 15, 2012

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If you must choose, and are unsure, please choose to take a chance on the PACE program.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mrs. Lyn D Reyna

Mr. Suhail Barot  
801 W Nevada St  
Urbana, IL 61801-3808  
(815) 260-7961

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By providing a mechanism for homeowners to reduce their utility expenses, programs like this will actually reduce stress on homeowners and make it less likely that they would default on a mortgage.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mr. Suhail Barot

Ms. Cynthia Carestio  
4125 Clay St  
Livonia, NY 14487-9508  
(585) 451-6191

Mar 15, 2012

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I, personally use solar panels for my electricity needs. It is one of the sane solutions to our current predicament with regard to the need for clean, safe, sustainable energy. I am opposed to supporting the largest corporations in the world at the expense of our health, independence, environment and economy.

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Thank you for your consideration.

Sincerely,  
Ms. Cynthia Carestio

Mrs. Judy Houdeshell  
3035 Garden Ct  
Tracy, CA 95377-9237  
(209) 832-3991

Mar 15, 2012

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Investing in energy efficiency, and in renewable energy technologies in homes is a must for our future! We all need incentives for getting this done. The more homes and businesses that get more energy efficient and go solar, the sooner we will foresee a sustainable future, and an independent future from other country's oil.

This would bring peace to our country in many ways, and will eventually lower our cost of living...but we have to work hard at doing this one house at a time.

Too many people look at solar as only feasible if it has a payback to them, and unless they believe they will be in their home for the next 20 years, they don't see the justification. The payback is really to all of us, each time a home goes solar.

Please provide any and all incentives possible to encourage the public to go solar.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mrs. Judy Houdeshell

Mrs. Ramona saldana-Flores  
408 Chatman St  
Hutchins, TX 75141-3232  
(972) 225-0536

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

FHFA's assertion that PACE assessments create unreasonable risk doesn't stand up to scrutiny. In fact, clean energy investments can be among the most profitable that one can make to a home. By lowering its operating cost, efficiency improvements leave homeowners more cash to meet their mortgage obligations. The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale.

Green development now! Be leaders, not followers.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mrs. Ramona saldana-Flores

Ms. Barbara Nordstrom  
112 Lagrange St  
Vestal, NY 13850-2455

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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This type of arrangement is the way to go--I am going to use the NYSEERDA program that will pay for my energy assistance through my utility bill. You can help people in many states invest in energy efficiency. Please don't stand in the way of progress--the US needs to reduce use of fossil fuels.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Ms. Barbara Nordstrom

Ms. Ellen Gachesa  
1247 Monticello Rd  
Napa, CA 94558-2019

Mar 15, 2012

Alfred Pollard

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Look at the number of solar homers in Germany compared to the U.S. That's because the German government is SMART enough to encourage clean energy. Hello! Before our country AGAIN loses jobs in clean energy - our government must get a clue - that investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

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Thank you for your consideration.

Sincerely,  
Ms. Ellen Gachesa

Dr. N & Sunanda Sukumar  
PO Box 295  
Troy, NY 12181-0295

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Thank you for your consideration.

Sincerely,  
Dr. N & Sunanda Sukumar

Ms. Linda Foster  
10466 Cherry Ave  
Cherry Valley, CA 92223-4817

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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I have 10 solar panels on my garage roof. I paid out-of-pocket for them, since I fortunately have a job and had saved the money over several years. Although my electricity cost savings will not pay for the panels for many more years, I am definitely much better off now than before the panels, paying only about \$40 a year for electricity. Everyone who wants to have photovoltaic cells for home generation of electricity ought to be able to afford them. They are great! And my home is worth a lot more now.

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Thank you for your consideration.

Sincerely,  
Ms. Linda Foster

Ronald Hamblin  
949 SE Highway U  
Deepwater, MO 64740-9611  
(417) 644-2644

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Thank you for your consideration.

Sincerely,  
Ronald Hamblin

Mrs. Karola Richardson  
568 South G Dr  
Camden, SC 29020-9277  
(910) 420-2455

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Please support PACE and our future by investing in clean, renewable energy.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mrs. Karola Richardson

Mr. John Dixon  
4520 Fire Pink Trl  
Chattanooga, TN 37415-2084  
(423) 305-0066

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Our goal should be that every roof in America is covered with solar panels!

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mr. John Dixon

Mr. Lance Harshbarger  
1146 Davis St  
Nanty Glo, PA 15943-1422

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Thank you for your consideration.

Sincerely,  
Mr. Lance Harshbarger

Ms. Carol Mccarthy  
4589 Tomrick Ave  
San Jose, CA 95124-3449  
(408) 377-4605

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Please bring back the PACE program so all in America can use clean, efficient energy and stop relying on fossil fuels.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Ms. Carol Mccarthy

Mrs. Sheri Staley  
320 SE Nighthawk Pl  
Shelton, WA 98584-7603  
(360) 427-6303

Mar 15, 2012

Alfred Pollard

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As my children move out and I have more funds to invest, my husband and I have every intention on making our home more energy efficient.

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Thank you for your consideration.

Sincerely,  
Mrs. Sheri Staley

Gretchen Grufman  
125 Whittier Meadows Dr  
Amesbury, MA 01913-5743  
(207) 251-8391

Mar 15, 2012

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The United States should be leading the world on clean energy and IT IS NOT. It would be smart as well as helping us to give up our dependence on foreign oil as well as dependence on energy that pollutes.

Please support the PACE programs.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Gretchen Grufman

Ms. Zorine Rinaldi  
1019 1/2 Pine St  
Santa Monica, CA 90405-3923

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Why is the U.S, so behind other industrialized countries on smart, clean energy?

Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

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Thank you for your consideration.

Sincerely,  
Ms. Zorine Rinaldi

Mr. Anthony Kurland  
10 Veazie Villas  
Veazie, ME 04401-6977  
942-1942

Mar 15, 2012

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Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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FHFA's assertion that PACE assessments create unreasonable risk doesn't stand up.

Clean energy investments can be the most profitable possible to a home. By lowering its operating cost, efficiency improvements leave more cash to meet mortgages.

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Bring back PACE!

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mr. Anthony Kurland

Ms. Mary McGilligan  
814 5th Ave  
Two Harbors, MN 55616-1429  
(218) 834-4891

Mar 15, 2012

Alfred Pollard

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My family has invested in solar with the help of a tax credit, and we believe it is making a difference.

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Thank you for your consideration.

Sincerely,  
Ms. Mary McGilligan

Mrs. Renae McKeon  
711 13th Ave  
Kearney, NE 68845-6665

Mar 15, 2012

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People want to do the right thing to lower greenhouse gas emissions and also save money on their energy costs. You should be advocating for them, not holding them back.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mrs. Renae McKeon

Dr. Robin Elms  
15 S Lewis Ave  
Camden, ME 04843-1716  
(848) 333-2211

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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I want to place solar collectors on my roof, here in Maine. Germany is cloudier and colder than Maine- but they harness Mr. Sun's power quite well. WHAT ARE WE WAITING FOR ? More oil spills and toxic run off ?

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Thank you for your consideration.

Sincerely,  
Dr. Robin Elms

Ms. Victoria Bergesen  
25270 Dunlap Rd  
Rockbridge, OH 43149-9733  
(740) 385-4607

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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In my rural Appalachian county of Hocking in Ohio, many farmhouses and bars could easily be fit with solar panels that could save energy costs, even reducing the cost of producing food.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Ms. Victoria Bergesen

Andrew Myers  
1143 Grouse Dr  
Redding, CA 96003-5514  
(530) 223-4318

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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I fully support the PACE programs and urge you to expand this program to all 50 states.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Andrew Myers

Ms. Margaret Sellers  
PO Box 802  
61 Red Bridge Rd  
North Grosvenordale, CT 06255-0802  
(860) 923-2892

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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As energy prices continue to soar, any innovation that reduces your reliance on the grid is a valuable asset in a home.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Ms. Margaret Sellers

Ms. Leanna Lesmeister  
627 Broderick Dr NE  
Cedar Rapids, IA 52402-1393

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

FHFA's assertion that PACE assessments create unreasonable risk doesn't stand up to scrutiny. In fact, clean energy investments can be among the most profitable that one can make to a home. By lowering its operating cost, efficiency improvements leave homeowners more cash to meet their mortgage obligations. The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale.

I was the fortunate recipient of services funded by a PACE program, and it was a huge boost to the value of my only real asset (my house) as well as reducing my energy bills, and I feel very lucky to have benefited from it. It's a shame that we don't keep supporting the now-employed workers, the low-income homeowners, and the environment all at once with this program.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Ms. Leanna Lesmeister

Mrs. Jennifer Schultz  
56 Edgebrook Est Apt 7  
Cheektowaga, NY 14227-2028  
(716) 683-2628

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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I LIVE IN AN APARTMENT COMPLEX AND I PERSONALLY CANT MAKE CHANGES TO MY FURNACE, DISHWASHER OR WASHING MACHINE. IN THE WINTER I DO PUT WEATHER STRIPPING AROUND THE WINDOWS AND I APPLY PLASTIC WITH A HAIR DRYER. I DO BELIEVE THAT THE FURNACE THEY USE HERE AT THIS COMPLEX IS INEFFICIENT AND COSTS AND USES A LOT OF ENERGY. THE COMPLEX PAYS FOR HEAT HERE BUT INCREASES IN HEATING FUEL LEADS TO INCREASES IN OUR RENT. I WOULD LIKE TO SEE PACE RE-INSTATED BUT TO ALSO HAVE HOUSING COMPLEXES BE ABLE TO RECEIVE THOSE BENEFITS.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mrs. Jennifer Schultz

Ms. Angela Mogin  
455 Beresford Ave  
Redwood City, CA 94061-4202  
(650) 568-3360

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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It seems counterintuitive to oppose residential solar panels, when the government is still subsidizing oil companies. As the cost of heating fuel continues to rise, homeowners need assistance to break their dependence on this increasingly scarce resource whose use has large environmental costs.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Ms. Angela Mogin

Mrs. Linda Nicholson  
903 N C St  
Indianola, IA 50125-1323  
(515) 962-0289

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Back in 1980-95 I worked/volunteered with a number of groups in educating the public in energy conservation and alternatives, and demonstrating efforts through an "energy house" . We also tracked the first efforts in Iowa. I believe that improved technology has developed to enhance the value of energy alternatives today and into the future and should be encouraged in these home investments. Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

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Thank you for your consideration.

Sincerely,  
Mrs. Linda Nicholson

Miss Barbara Richards  
3210 N 83rd St  
Milwaukee, WI 53222-3844  
(414) 259-0731

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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As a retired public school teacher I am becoming as energy efficient as I can and hope to be able to use solar systems. Such programs bring these hope closer to reality.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Miss Barbara Richards

Ms. Dana Michaels  
7356 Marani Way  
Sacramento, CA 95831-4501  
(916) 322-2420

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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I wish this program had been in place six years ago, when I spent my entire savings on a 1KW system for my home. (That's all I had room for on my small house.) Every roof - home, school or business - with decent sun exposure should have photovoltaic panels to produce solar energy!

PACE also brings an economic shot in the arm to our communities. I understand within the first year it was in place, the Boulder County, Colorado PACE program created 120 jobs, brought \$20 million in overall economic activity, and reduced homeowner's energy use by \$125,000. We could use that in Sacramento, where the sun shines, a LOT!

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I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Ms. Dana Michaels

dave sillman  
6415 Garland Ct  
New Port Richey, FL 34652-2043

Mar 15, 2012

Alfred Pollard

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Subsidies for clean energy and efficiency like PACE creates jobs!  
Quietly the wind & solar industries have been BOOMING for the past several years, even in the depths of The Great Recession! Programs like PACE and subsidies for cleantech have been the primary funding source for the explosive growth of these industries. We need to keep it up!

The backbone of the 21st Century economy will be clean energy and energy independence! These new energy verticals are currently up for grabs - it's not a forgone conclusion that the US will lead in cleantech ... but we should! Energy is the REAL currency of any Country. Right now China is out investing us 50 to 1, primarily due to Republicans Flat Earth policies, the fact that they are blatant oil industry shills unbound by honesty or scruples and as such, they lie 24/7 about climate science and the economics around clean energy!

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Thank you for your consideration.

Sincerely,  
dave sillman

Ms. Jeanene Bergeron  
1719 Sweetwood Dr  
Daly City, CA 94015-2012  
(650) 993-4367

Mar 15, 2012

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Thank you for your consideration.

Sincerely,  
Ms. Jeanene Bergeron

Peter W. Adams  
6 Bart Bull Rd  
Middletown, NY 10941-3800  
(212) 734-9879

Mar 15, 2012

Alfred Pollard

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It is absurd to place such obstacles in front of investment in clean energy.

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Sincerely,  
Peter W. Adams

Mr. Dan Bredbeck  
1201 64th St  
Windsor Heights, IA 50324-1835  
(515) 277-9355

Mar 15, 2012

Alfred Pollard

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My utility company wants me to pay for their Nuclear power plant and dump. I say I would rather have solar.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mr. Dan Bredbeck

Jan Emerson  
250 Fort Washington Ave Apt 5b  
New York, NY 10032-1326  
(212) 740-2030

Mar 15, 2012

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I have already opted for wind energy through my electrical supply company.

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Thank you for your consideration.

Sincerely,  
Jan Emerson

Dr. Stewart Holmes  
5888 SW Englewood Ave  
Corvallis, OR 97333-3959  
(541) 753-9000

Mar 15, 2012

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We took advantage of the program this year and installed solar electric panels and are already seeing savings even in the face of cold and rainy skies. The meter is turning in our favor and we're loving it. If we're to be able to sell the program to everyone else in our development, we need to be able to tout the tax and other savings. We need those programs or people won't invest.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Dr. Stewart Holmes

Mr. William Oberjohn  
3645 Rambo Ave  
Alliance, OH 44601-5260  
(330) 821-0409

Mar 15, 2012

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The PACE program allows homeowners to agree to a property tax increase to pay for renewable energy installations and energy-efficiency improvements. This small increase is less than the anticipated utility bill savings, so it's a win-win-win. I believe this is among the best ways to improve the energy efficiency of residences throughout the US. It is vital that we reduce the energy consumption of residential and commercial buildings since this represents about 40% of total energy in the US and the technology is here to day to achieve significant improvements. The initial cost is a barrier to many home owners and this program provides a way to overcome this obstacle.

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Thank you for your consideration.

Sincerely,  
Mr. William Oberjohn

Mrs. Rhonda Thibault  
Terrace Ave  
Warwick, RI 02889

Mar 15, 2012

Alfred Pollard

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Why wouldn't you allow an alternative to adding more personal loan debt for installing alternative energy technologies?

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Thank you for your consideration.

Sincerely,  
Mrs. Rhonda Thibault

Mr. Todd Henion  
3406 NE 61st Ave  
Portland, OR 97213-3936  
(503) 335-3214

Mar 15, 2012

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Sincerely,  
Mr. Todd Henion

Mr. Roger Bates  
16644 NW Paisley Dr  
Beaverton, OR 97006-5262  
(503) 614-8770

Mar 15, 2012

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I have done my part - solar panels on the roof and all electric car in the garage. Now I am counting on you to allow as many more people as possible to join me in making a critical difference for our future.

FHFA's assertion that PACE assessments create unreasonable risk doesn't stand up to scrutiny. In fact, clean energy investments can be among the most profitable that one can make to a home. By lowering its operating cost, efficiency improvements leave homeowners more cash to meet their mortgage obligations. The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale.

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Thank you for your consideration.

Sincerely,  
Mr. Roger Bates

Mr. Mark DuRussel  
21 Harwood Cir N  
Madison, WI 53717-1314  
(608) 833-4211

Mar 15, 2012

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Personally I would love to enhance my home with solar capabilities. I simply have not been able to afford this yet, but it remains on my wish list for the future.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mr. Mark DuRussel

Ed Oakley  
1210 Vickers Ave  
Durham, NC 27707-1360

Mar 15, 2012

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Is it too obvious how much sense this program makes? GET A CLUE!

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Ed Oakley

Mr. Morton Stone  
25101 Hyde Park Blvd  
Land O Lakes, FL 34639  
(813) 991-6578

Mar 15, 2012

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FHFA's assertion that PACE assessments create unreasonable risk doesn't stand up to scrutiny. In fact, clean energy investments can be among the most profitable that one can make to a home. By lowering its operating cost, efficiency improvements leave homeowners more cash to meet their mortgage obligations. The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale.

Sara and I will welcome the opportunity to participate in a energy saving program!

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mr. Morton Stone

Mr. Yoav Getzler  
5934 Carpenter Ave  
North Hollywood, CA 91607-1310

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

Energy Independence is National Security.

I have 44 solar panels on the roof of my house. They are now 10 years old. They have paid me back for my up front cost. However, I m still the only house on my block that has solar power. 10 years later my panels are lonely. Don't you think it is time to make solar power more affordable? I do. Oh and I can't wait for an electric car that can go 400-500 miles on a charge or battery swap.

Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

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Thank you for your consideration.

Sincerely,  
Mr. Yoav Getzler

Judith Moriarty  
23 S Atwood Ave  
Janesville, WI 53545-4003  
(608) 752-9248

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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My home dates to 1858. I know it is not, by any means, an energy efficient home. However, we strive each and every day to do what we are able to make it more efficient, more "green" and still maintain it as historically relevant and a functional family home.

FHFA's assertion that PACE assessments create unreasonable risk does NOT stand up to scrutiny. I know that clean energy investments can be among the most profitable that one can make to a home. That is even more-so important in an older home as ours.

By lowering the operating costs, efficiency improvements leave homeowners more cash to meet their mortgage, daily living, and family obligations. The Lawrence Berkeley Laboratory found that the presence of a solar system - whether passive or active - on a home provides a significant premium at resale.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Judith Moriarty

Ellis Levinson  
4459 Hampshire Pl  
San Jose, CA 95136-1613  
(408) 445-0629

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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We're blowing the race to be a leader in clean energy technology. Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

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Thank you for your consideration.

Sincerely,  
Ellis Levinson

Ms. Arlene Encell  
2535 Armacost Ave  
Los Angeles, CA 90064-2715

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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"The carbon-burning economy is tomorrow's Rust Belt," Roland Rich

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Ms. Arlene Encell

Ms. Diann Sheldon  
311 Champion St  
Steilacoom, WA 98388-1107  
(253) 777-8226

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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I lived in a beautiful off-the-grid home for over 5 years outside of Eugene Oregon and know first hand that solar can work very well in the Pacific Northwest. Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

The whole state of Arizona, Florida, Texas and more can be using solar for the majority of their energy needs. Let's step up to the new era and be smart about it.

FHFA's assertion that PACE assessments create unreasonable risk doesn't stand up to scrutiny. In fact, clean energy investments can be among the most profitable that one can make to a home. By lowering its operating cost, efficiency improvements leave homeowners more cash to meet their mortgage obligations. The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale.

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Thank you for your consideration.

Sincerely,  
Ms. Diann Sheldon

Mr. Paul Busser  
209 Vailco Ln  
Austin, TX 78738-6566

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Good for homeowners, good for the country, good for jobs.

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Thank you for your consideration.

Sincerely,  
Mr. Paul Busser

Dr. Jeffrey Paul LaGasse M.D.  
PO Box 637  
Freeland, WA 98249-0637  
(360) 579-2744

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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A clean environment is important to every single person I know. We need to leave the carbon in the ground. As a scientist I understand how much humanity has disturbed the carbon cycle. We need LEADERS who will take a long term view and propose inovative solutions such as this one. Will you be one of those leaders who acts in the best interest of We The People? Or will you serve the Corporate Masters???

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Thank you for your consideration.

Sincerely,  
Dr. Jeffrey Paul LaGasse M.D.

Mrs. Kathy Shimata  
3453 Pawaina St  
Honolulu, HI 96822-1356

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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Thank you for your consideration.

Sincerely,  
Mrs. Kathy Shimata

Mr. Benjamin Sibelman  
15817 NE 90th St Apt H362  
Redmond, WA 98052-7509  
(818) 421-5859

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mr. Benjamin Sibelman

Mr. Willard Marlow  
1501 Bronwyn Rd Apt 301  
Henrico, VA 23238-4555  
(804) 741-8814

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Come on gang keep the good works going!!!

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mr. Willard Marlow

Ms. Megan Mcinnis  
39555 SE Park St Apt 213  
Snoqualmie, WA 98065-9517

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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Investing in energy efficiency and renewable energy in homes is the smartest way to reduce our country's dependence on fossil fuels. PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

Clean energy investments can be among the most profitable investments in a home, because they lower operating costs. The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Ms. Megan Mcinnis

Ms. Mary Weeks  
PO Box 475  
Lawrence, KS 66044-0475

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Budget deficits are a good reason to find ways to save, especially on oil, coal, electricity.

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Thank you for your consideration.

Sincerely,  
Ms. Mary Weeks

Mr. Jesse Dwyer  
PO Box 7342  
Missoula, MT 59807-7342

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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Thank you for your consideration.

Sincerely,  
Mr. Jesse Dwyer

Ms. Glenn Fieldman  
147 San Bruno Ave  
Brisbane, CA 94005-1556

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Climate change threatens agriculture, forests, coastlines and, according to scientists, may cause the extinction of 1/3 of species living on earth. A significant portion of U.S. carbon emissions is produced in the process of heating, cooling and lighting buildings, many of which are inefficient older homes. PACE financing is an extremely important tool that will encourage upgrades of such homes and thereby help to reduce carbon emissions--plus save homeowners money and improve their health. PACE overcomes one of the biggest obstacles to upgrades, which is their substantial up-front cost. Because PACE financing keeps the investment with the home, in the event of a sale the future owner will help with the costs and receive some of the benefits.

I don't understand FHFA's contention that PACE assessments create unreasonable risk, because energy upgrades are such an obvious value-adding investment. Cities are already considering requiring energy-consumption disclosures when homes are sold. Energy-hogging homes are likely to become as unpopular in the future as gas-guzzling cars are now. Certainly if I were buying a home its energy consumption would factor into my decision every bit as much as the mortgage payment and the interest rate.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Ms. Glenn Fieldman

Mr. George Scott Weikart  
828 Guinda St  
Palo Alto, CA 94301-2905

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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We're in a Lesser Depression, where the normal economic rules may not apply.

It's true that PACE programs involve risk. But the cost of those risks can be paid for by the substantial macroeconomic benefits of PACE. PACE will increase federal revenue, and reduce Medicaid and unemployment expenditures, by increasing employment at currently-idle construction firms. Also, when homeowner's energy bills go down, they'll be able to spend more money in the rest of the economy, to help overcome our huge fall in aggregate demand.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mr. George Scott Weikart

Neil And Vonda Stahl  
459 Melanie Ct  
Chapel Hill, NC 27514-1836

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Thank you for your consideration.

Sincerely,  
Neil And Vonda Stahl

Mr. Hank Ronan  
4417 Starr Jordan Dr  
Annandale, VA 22003-3825  
(703) 929-4736

Mar 15, 2012

Alfred Pollard

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I am having four solar panels installed on my house, which will replace about 40% of the energy I currently buy. I am also buying an electric car, energy for which will be provided by my solar panels. This is the way we need to go if we are to remain the best country the world has ever known.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mr. Hank Ronan

Ms. Dottie Bell  
PO Box 518  
Veradale, WA 99037-0518  
(509) 389-8593

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Thank you for your consideration.

Sincerely,  
Ms. Dottie Bell

Dr. Charles Wong  
2101 Nuuanu Ave Apt 703  
Honolulu, HI 96817-1766

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

FHFA's assertion that PACE assessments create unreasonable risk doesn't stand up to scrutiny. In fact, clean energy investments can be among the most profitable that one can make to a home. By lowering its operating cost, efficiency improvements leave homeowners more cash to meet their mortgage obligations. The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale.

Perhaps condominiums can be included in the near future to further save electrical energy. Please consider this additional addition to the national plan

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Dr. Charles Wong

Mr. Keaton Smith  
313 E Lafayette St Apt 305  
Fayetteville, AR 72701-4388  
(479) 879-7922

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

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FHFA's assertion that PACE assessments create unreasonable risk doesn't stand up to scrutiny. To the contrary, PACE loans increase cash flow, reduce risk, and increase the value of collateral. By lowering its operating cost, efficiency improvements leave homeowners more cash to meet their mortgage obligations. The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mr. Keaton Smith

Dr. Richard Yoder  
1874 Trailwood Ct  
Redding, CA 96003-2175  
(530) 229-9369

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

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It sounds like a good and sensible program. Please make it available in our area.

Richard Yoder

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Dr. Richard Yoder

Mr. Russell Novkov  
4817 Sheboygan Ave Apt 508  
Madison, WI 53705-2917  
(608) 271-8943

Mar 15, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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FHFA's assertion that PACE assessments create unreasonable risk doesn't stand up to scrutiny. In fact, clean energy investments can be among the most profitable that one can make to a home. By lowering its operating cost, efficiency improvements can leave homeowners more cash to meet their mortgage obligations. The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale.

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Thank you for your consideration.

Sincerely,  
Mr. Russell Novkov

Ms. Karen Case  
4007 Hummingbird Way  
Clayton, CA 94517-1910  
(925) 693-0089

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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FHFA's assertion that PACE assessments create unreasonable risk doesn't stand up to scrutiny. In fact, clean energy investments can be among the most profitable that one can make to a home. By lowering its operating cost, efficiency improvements leave homeowners more cash to meet their mortgage obligations. The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale.

I would think that new building codes that insist on solar panels and other means of reducing energy costs are called for in these times of soaring energy costs.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Ms. Karen Case

Mr. Jacob Morrison  
135 N 21st St  
Beaumont, TX 77707-2401

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

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I plan on investing in solar panels soon. Please help it be affordable!

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mr. Jacob Morrison

Mr. Mark Witte  
1810 Centenary Dr  
Richardson, TX 75081-3901  
(972) 235-4931

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

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FHFA's assertion that PACE assessments create unreasonable risk doesn't stand up to scrutiny. In fact, clean energy investments can be among the most profitable that one can make to a home. By lowering its operating cost, efficiency improvements leave homeowners more cash to meet their mortgage obligations. The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale.

PLEASE, PLEASE, PLEASE allow the very important PACE program to be continued!!!

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mr. Mark Witte

Mr. Paul Harshman  
8106 74th Pl NE  
Marysville, WA 98270-7764

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

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FHFA's assertion that PACE assessments create unreasonable risk doesn't stand up to scrutiny. In fact, clean energy investments can be among the most profitable that one can make to a home. By lowering its operating cost, efficiency improvements leave homeowners more cash to meet their mortgage obligations. The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale.

The only way to control energy costs is to increase the use of renewable energy.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mr. Paul Harshman

Mrs. Jane Jones  
610 Highland Dr  
Rockwall, TX 75087-2835

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

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Thank you for your consideration.

Sincerely,  
Mrs. Jane Jones

Mr. Beate and John Evey  
7683 Marker Rd  
San Diego, CA 92130-5616  
(858) 538-5395

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

It makes both dollars and sense to invest in energy efficiency and renewable energy technologies in homes. That is the smartest way to reduce our country's dependence on fossil fuels--especially foreign oil--reduce pollution, improve public health and curb climate change. Our son and only child died in Iraq, so we understand the true cost of our country's current addiction to oil at the deepest level possible. These innovative PACE programs address the barriers that often stop homeowners from making these truly positive improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

FHFA's assertion that PACE assessments create unreasonable risk doesn't stand up to scrutiny. In fact, clean energy investments can be among the most profitable that one can make to a home. By lowering its operating cost, efficiency improvements leave homeowners more cash to meet their mortgage obligations. The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mr. Beate and John Evey

Mr. Dave King  
8728 N Edison St  
Portland, OR 97203-5316

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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And I predict that opponents of programs like PACE will find ways to blame the advocates of clean energy for the devastation caused by continuing to dump carbon dioxide into the air.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mr. Dave King

Ms. Joanna Fowler  
6367 208th Ave NE  
Redmond, WA 98053-7808  
(425) 868-8310

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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This is a great program!

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Ms. Joanna Fowler

Ms. Wren Osborn  
1151 Pine Dr  
El Cajon, CA 92020-7248  
(619) 440-4179

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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Now is not the time to throw road blocks in the way of win win programs that will reduce carbon dioxide. We are tragically lagging in our efforts to derail the runaway train of climate chaos. We all must do all we can to take the needed steps.

However, the economic chaos has left most of us short of money. Many of us want to improve our homes so they use less energy or install solar panels to produce our own clean energy but cannot afford to do so need help. PACE is a way for us to get the work done now and make affordable payments over years. Meanwhile, we will be using less fossil fuel and generating less carbon dioxide.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Ms. Wren Osborn

Mr. Michael Terry  
503 W Rustic Rd  
Santa Monica, CA 90402-1115

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Thank you for your consideration.

Sincerely,  
Mr. Michael Terry

Mr. Norman Howell  
1585 Valdez Way  
Fremont, CA 94539-3694  
(510) 709-5284

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Its time to side with the 99% and not the energy companies. We not only care about how we spend our money but also trying to cut greenhouse emissions which are a scientific fact not a political football.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mr. Norman Howell

Dr. Bob Schultz  
10635 Jimenez St  
Lake View Terrace, CA 91342-6833  
(818) 897-1216

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Explain what the risk in going from \$300 electricity bill in the summer to \$22 with solar power. This is my experience.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Dr. Bob Schultz

Ms. Ann Catherine Keirns  
22280 City Center Dr Apt 4223  
Hayward, CA 94541-2814  
(510) 705-2954

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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I am not currently house-hunting but I wouldn't pay for a house that wasn't energy efficient because I do not want to pay the rising costs of maintaining a house with less than adequate efficiency. The value of a home can only go UP with such improvements -- something the housing market desperately needs to see.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Ms. Ann Catherine Keirns

Ms. Christine Lewis  
17720 North Park Pl N  
Shoreline, WA 98133-4825

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

We need to strongly support and encourage clean energy technologies.  
Please bring back this program!!

Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

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Thank you for your consideration.

Sincerely,  
Ms. Christine Lewis

Mr. David L. Ely  
21145 Alaminos Dr  
Saugus, CA 91350-1810

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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FHFA's assertion that PACE assessments create unreasonable risk doesn't stand up to scrutiny. In fact, clean energy investments can be among the most profitable that one can make to a home. By lowering its operating cost, efficiency improvements leave homeowners more cash to meet their mortgage obligations. In addition, the Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mr. David L. Ely

Ms. Susan Didrichsen  
229 W 16th St Apt 1a  
New York, NY 10011-6038  
(212) 929-4345

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

Get on board with this, please????!! So many countries are WAY ahead of the U.S. in this area, including China, for god's sake. there is only future - you can delay it a bit, but you cannot avoid it: clean, renewable energy. Period.

Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

FHFA's assertion that PACE assessments create unreasonable risk doesn't stand up to scrutiny. In fact, clean energy investments can be among the most profitable that one can make to a home. By lowering its operating cost, efficiency improvements leave homeowners more cash to meet their mortgage obligations. The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Ms. Susan Didrichsen

Mr. Burt Torgan  
645 Coventry Rd # 1  
Kensington, CA 94707-1318

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

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Here's an article that points to a manufacturing break-through that would make buying american PV a reality: Twin Creeks Unwraps New Tool, Process to Slash Silicon Solar PV Costs:  
<http://us.mg5.mail.yahoo.com/neo/launch?.rand=e10kovv4iucne>

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Thank you for your consideration.

Sincerely,  
Mr. Burt Torgan

Mr. Eric Barker  
PO Box 442587  
Lawrence, KS 66044-7587

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

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I thank you for your attention to this issue.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mr. Eric Barker

Mrs. Susan Christenson  
15655 SW 114th Ct Unit 14  
Tigard, OR 97224-3317

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Let's catch up to the rest of the world. I have traveled abroad many years, and it's sad to see how far behind we are. Please Invest NOW in energy efficiency and renewable energy technologies in homes to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

Take a look at how solar energy is being used in the Olympics in Brazil in just a few short years. Then think twice before believing FHFA's assertion that PACE assessments create unreasonable risk and don't stand up to scrutiny. In fact, clean energy investments can be among the most profitable that one can make to a home. By lowering its operating cost, efficiency improvements leave homeowners more cash to meet their mortgage obligations. The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale.

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Thank you for your consideration.

Sincerely,  
Mrs. Susan Christenson

Ms. Mary Sue Sagor  
228 La Reja Cir  
Arlington, TX 76006-5800  
(817) 695-2909

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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I had solar panels installed on my roof in 1982 to heat both my swimming pool and the water for the house. I saved hundreds of dollars every month on both the gas and electric bills. Then I moved to Texas and my lifestyle is totally different. I would give my eyeteeth to have the funding to install solar for my current home. My electric bills have ranged from \$135 in the spring to over \$600 in the summer and winter. My Social Security income is only \$743.00. I live alone in a mobile home and the only way I can afford to pay my electric bill is by NOT using my central heat and air. Have you ever been to TX in the summertime?

Please help me fund solar panels for my house!!

Thank you.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Ms. Mary Sue Sagor

Ms. Jeanne Urik  
1299 Orr Ave  
Kittanning, PA 16201-1032

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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I really want the opportunity to have this for my house and to help create more jobs in my area. It is a win-win situation. We are crazy for not continuing this vital program!!!

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Ms. Jeanne Urik

Karen Jacques  
1414 26th St  
Sacramento, CA 95816-6315  
(916) 452-2631

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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Before FHFA stopped this program, my husband and I were looking at it as a way to do the energy upgrades we want to do in our home. Because of the expense of some of those upgrades and the fact that we will likely be moving in the next three to five years, it does not make sense for us to use our savings or take out a personal loan.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Karen Jacques

Ms. Mary And James Burke  
127 Chestnut Hill Rd  
Woodstock, NY 12498-2420  
(845) 679-9525

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

By all means, reinstate PACE! Renewable energy is the only common sense option for this country for many reasons. Less oil to be bought from foreign suppliers; less need to continue the highly destructive process of hydrofracking; cleaner air means less asthma and other respiratory illnesses, so less money being spent for medical care, allowing for more money for purchasing goods, which helps the economy; increased property values so that when the housing market rebounds, individuals with solar systems on their homes will increase their collateral, once again increasing their ability to spend on goods, boosting the economy. Fossil fuels are finite; renewables are infinite. 78% of today's scientists believe renewables will help counter-act climate change. 68% of current energy in Europe is from renewable sources. The USA cannot fall behind in this field if it wants to retain its status as the leading nation in the world.

Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

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Thank you for your consideration.

Sincerely,  
Ms. Mary And James Burke

Ms. Patricia Orlinski  
10511 W Kingswood Cir  
Sun City, AZ 85351-2246  
(623) 876-1525

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. We must make changes in our lives now. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

FHFA's assertion that PACE assessments create unreasonable risk doesn't stand up to scrutiny. In fact, clean energy investments can be among the most profitable that one can make to a home. By lowering its operating cost, efficiency improvements leave homeowners more cash to meet their mortgage obligations. The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale.

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Thank you for your consideration.

Sincerely,  
Ms. Patricia Orlinski

Ms. Luanne Baker  
PO Box 201  
Warner, NH 03278-0201

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

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Please show some forward thinking leadership on this issue! It's just common sense, and Americans want it!

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Ms. Luanne Baker

Mr. Ed Gonzalez, RN  
PO Box 1034  
Sitka, AK 99835-1034  
(907) 747-7111

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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As a nurse and an educator, I support this program!

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mr. Ed Gonzalez, RN

Mr. Chatham Forbes, Sr  
347 Massol Ave Apt 203  
Los Gatos, CA 95030-7233  
(408) 354-2015

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Alternative, renewable energy, minus CO<sub>2</sub>, is where we have to go. Petroleum is not only polluting but also far too valuable chemically to burn up in internal combustion engines. Solar is non-polluting and as renewable as the sun. Make it easier to pay for installation!

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mr. Chatham Forbes, Sr

Mr. Jake Robbins  
123 Cherry Pop Lane  
Cherry, CA 90023  
(510) 385-1830

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

Investing in energy efficiency is the smartest way. These innovative PACE programs address the barriers.

FHFA's assertion that PACE assessments create unreasonable risk doesn't stand up to scrutiny. By lowering its operating cost, efficiency improvements leave homeowners more cash to pay their mortgage. The Lawrence Berkeley Laboratory found a solar system on a home provides a significant premium.

Reverse the Federal Housing Finance Authority's decision now, while the solar panels are plentifully available.

Thank you.

Sincerely,

Jake Robbins  
Cherry, California

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mr. Jake Robbins

Mr. Stanley Haye  
230 Larkspur St  
Ridgecrest, CA 93555-4404  
(760) 377-8973

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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We invested in solar panels on our roof, with the \$7000 Federal credit. We are very glad we did. However, we see many roofs on our own street which are ideal for solar panels but do not have them. Therefore, we hope PACE can be clarified and reinstated -- we think solar has added value to our house and we could get the cost back if we sold the house.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mr. Stanley Haye

Mr. Peter Brooks  
3616 Barham Blvd Apt X302  
Los Angeles, CA 90068-1100

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Europe - especially Germany - is leading the way in the use of alternative energy sources for the home (especially solar). The US should not take ANY steps that would impede progress in the same direction, and should remove any and all unnecessary barriers that prevent anyone from reducing their dependence on fossil fuels.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mr. Peter Brooks

Ms. Marya Grathwohl  
PO Box 489  
Dayton, WY 82836-0489

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Promoting clean energy is smart, economically wise and timely. Please act to promote it!

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Thank you for your consideration.

Sincerely,  
Ms. Marya Grathwohl

Ms. Suzanne Kent  
2854 NE Purcell Blvd  
Bend, OR 97701-6316  
(541) 639-8158

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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I have personal experience with this situation, because my husband and I needed to refinance our home and take out a HELOC loan in order to cover the up-front cost of putting solar panels on our roof. We were lucky to have accomplished this before housing values plummeted, but most homeowners would now have a difficult time either refinancing or getting large loans, given the current economic conditions. Yet having the solar panels installed saves the homeowner a significant amount of money while boosting the value of the home.

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Thank you for your consideration.

Sincerely,  
Ms. Suzanne Kent

Mrs. Theresa Smith  
1408 W Illinois St  
Bellingham, WA 98225-1624

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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I am a normal middle class American..I want to put solar panels on my roof. They're terribly expensive, but they would lead to long term grid stability and lessening of dependence on the outside economy as I grow older. Please help...strapped in suburbia....

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Thank you for your consideration.

Sincerely,  
Mrs. Theresa Smith

Ms. Patricia Guthrie  
2 E Butler Ave  
Chalfont, PA 18914-3014  
(215) 822-3987

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

FHFA's assertion that PACE assessments create unreasonable risk doesn't stand up to scrutiny. In fact, clean energy investments can be among the most profitable that one can make to a home. By lowering its operating cost, efficiency improvements leave homeowners more cash to meet their mortgage obligations. The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale.

**WE NEED CLEAN, RENEWABLE ENERGY, NOT DIRTY POLLUTING FOSSIL FUELS THAT ARE A FINITE RESOURCE...**

**AND, WE SIMPLY CANNOT DRILL OUR WAY TO CHEAP GAS AND OIL PRICES, SINCE THE OIL AND GAS COMPANIES ARE NOT ABOUT TO SELL TO US MORE CHEAPLY THAN THEY CAN SELL TO CHINA...**

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Ms. Patricia Guthrie

Ms. Jamila Hakam  
415 Ridgewood Ave  
Apt 1  
Minneapolis, MN 55403-3569

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

By investing in energy efficiency and renewable energy technologies in homes, we will reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

FHFA has asserted that PACE assessments create unreasonable risk; this is incorrect. In fact, clean energy investments can be among the most profitable that one can make to a home. By lowering its operating cost, efficiency improvements leave homeowners more cash to meet their mortgage obligations. The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Ms. Jamila Hakam

Leslie Fowler  
10295 Mira Vista Rd  
Cupertino, CA 95014-2704

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

I've had solar panels on my roof for 14+ years. They generate over 50% of my electricity.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Leslie Fowler

Mrs. Janelle Milner  
5530 Fontaine St  
San Diego, CA 92120-1824  
(619) 286-7884

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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We have got to do a myriad of things in response to climate change.

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We would like to make improvements to our home in order to help the environment, but cannot afford to it. PACE would help us to so.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mrs. Janelle Milner

Mr. Rod Clifton  
114 5th St  
San Leon, TX 77539-2454  
(281) 559-1700

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

SOMEDAY SOON, OUR ELECTED OFFICIAL'S PRACTICES WILL BE TOTALLY EXPOSED AND COMPARED TO WHAT WAS THE RIGHT THING TO HAVE DONE, AND WHAT WAS BEST FOR THEIR OWN SPECIAL INTEREST. WHO, WERE THEY REALLY WORKING FOR?

WHAT DOES IT REALLY MATTER ANYWAY?  
WHEN THE ICE IS GONE, WE'RE GONE,  
ALL THE BEACHES OF THE WORLD TOO!

PESKY OLD NATURAL ENVIRONMENT  
SOON THE ICE WILL BE ALL GONE FROM THE ARCTIC  
DRILL-BABY-DRILL = BURN-BABY-BURN.  
THERE IS, HOWEVER, SOMETHING WEIRD ABOUT A GENERATION  
THAT WOULD KNOWINGLY BURN IT'S OWN BABIES.

Rod

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Thank you for your consideration.

Sincerely,  
Mr. Rod Clifton

Mr. Lester Michael Klungness  
PO Box 364  
18-4133 Komo St.  
Mountain View, HI 96771-0364  
(808) 968-6789

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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I want this stuff on my house, and at no cost to me.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mr. Lester Michael Klungness

Miss Kathleen Hikiji  
3725 Rogers Rd NW  
Cedar Rapids, IA 52405-7004

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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Think Green. Go Green. Stay Green!

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Miss Kathleen Hikiji

Mr. Sam Teaford  
2892 Walker Lee Dr  
Los Alamitos, CA 90720-4947  
(562) 493-5249

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Solar is the way to go, wish I had it in my house. Let's Keep Pace on saving energy.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mr. Sam Teaford

Dr. Frank Palmeri  
820 Anastasia Ave  
Coral Gables, FL 33134-6408  
(305) 443-7385

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Thank you for your consideration.

Sincerely,  
Dr. Frank Palmeri

Ms. Pamela Ensign  
2055 E Miraval Quinto  
Tucson, AZ 85718-3005  
(520) 299-2714

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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Thank you for your consideration.

Sincerely,  
Ms. Pamela Ensign

Ms. Marilyn McClelland  
7724 Tozer Rd  
Fanny Bay, BC 98230

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Any money these days should be directed away from oil, gas, coal and spent on developing sustainable green energy from the weather we already have. The sun, wind and water (without damming all our lovely rivers) are already there for us to harness energy from. Use them for clean non polluting power and stop wasting money on killing our planet and the people and wildlife who live on it!

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Ms. Marilyn McClelland

Mrs. sherrie heckendorn  
16745 SE Division St  
Portland, OR 97236-1400  
(503) 477-7764

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Please i would love so much to have the oppurtunity to have non fossile fuel energy. I believe that programs like this will pay for themselves, in the enviroment of our earth. We cannot build a new earth. One way for americans to lessen dependance on fossil fuels and have clean non fossil fuel energy is to have programs like this.  
thank you so much for reading this

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mrs. sherrie heckendorn

Ms. Lisa Helm  
534 W Palm Ln  
Phoenix, AZ 85003-1130  
(602) 253-6772

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

Investing in energy efficiency and environmentally friendly technologies is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, curb climate change and build sustainable communities. PACE programs help homeowners make these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

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Thank you for your consideration.

Sincerely,  
Ms. Lisa Helm

Mr. Steven Hayashi  
535 Newville Dr  
Los Gatos, CA 95032-1140  
(408) 379-2218

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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I have installed PVSolar on two homes and am very happy with the results. I know a number of people who would install PVSolar if they could use PACE.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mr. Steven Hayashi

Ms. betty winholtz  
405 Acacia St  
Morro Bay, CA 93442-2703

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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Thank you for your consideration.

Sincerely,  
Ms. betty winholtz

Jens Hansen  
Bahnhofstrasse  
21224  
Rosengarten, None 21224

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Only by having a decentralized renewable energy the energy transition is possible.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Jens Hansen

Mr. Steven Johnson  
4419 Harbor Ridge Rd NE  
Tacoma, WA 98422-2357

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Even though the Pacific Northwest is supplied by hydroelectric power, we still purchase nuclear and coal driven wattage. And although our sunlight is often filtered, we can make a dent in sustainable power by installing photovoltaic cells and reflective hot water heating. I am prepared to invest my own money in such projects.

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Thank you for your consideration.

Sincerely,  
Mr. Steven Johnson

Ms. Christine Telford  
1532 Ridge Creek Way  
Roseville, CA 95661-4020

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Please support clean energy. Do you really want to turn the planet into a cesspool?

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Ms. Christine Telford

Ms. Elizabeth Wiley  
1638 E Del Mar Blvd  
Pasadena, CA 91106-2706  
(616) 421-2339

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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We need to put scholarships and incentives out there and restore the tax breaks, etc for everyone to get more green, and to establish new, better ways of local, green energy, and renewable, green energy that can replace the old dirty ways.

Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

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Thank you for your consideration.

Sincerely,  
Ms. Elizabeth Wiley

Harold Titus  
4039 Mora Ln  
Pebble Beach, CA 93953-3016  
(831) 624-8796

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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I have taught graduate engineering courses for over 45 years. I am a strong believer in all clean energy activities. We had a solar hot water system for 15 years until we recently reroofed. We'll be putting back the old system shortly, and will be buying the most cost effective photovoltaic system we can. I am trying rather ineffectively to raise our own vegetables (moles, voles, and racoons have been winning the battle of late). I would deeply appreciate any help you can provide. Thanks  
Hal Titus

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Harold Titus

Mrs. Bonnie Ann Donohue  
474 Niantic Rd  
Barto, PA 19504-9531  
(610) 845-2834

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

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FHFA's assertion that PACE assessments create unreasonable risk doesn't stand up to scrutiny. In fact, clean energy investments can be among the most profitable that one can make to a home. By lowering its operating cost, efficiency improvements leave homeowners more cash to meet their mortgage obligations. The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale.

Blessed Be  
bonnie

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Thank you for your consideration.

Sincerely,  
Mrs. Bonnie Ann Donohue

Ms. Marian Dessent  
10 Macgregor Ct  
Durham, NC 27705-5446

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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Thank you for your consideration.

Sincerely,  
Ms. Marian Dessent

Ms. Ricki Brodie  
40591 Pebble Beach Cir  
Palm Desert, CA 92211-9273  
(760) 834-9139

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

Clean energy is a future for a clean world.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Ms. Ricki Brodie

Mr. Frank Mc Mahon  
204 Garfield Rd  
King of Prussia, PA 19406-2402

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

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Some of the homes in the King of Prussia, PA area already have solar panels and are saving producing energy while allowing clean energy flows to go back on the grid. I would like to have the same opportunity of producing clean energy for my personal use while adding clean energy in my neighborhood for others to utilize. We need to get off of the oil and fossil fuel glut in this country and become more self sufficient!

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mr. Frank Mc Mahon

Ms. Meigs Matheson  
1914 Clemens Rd  
Oakland, CA 94602-1914  
(510) 530-8137

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

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Thank you for your consideration.

Sincerely,  
Ms. Meigs Matheson

Mr. Ronald Hawk  
PO Box 34472  
Las Vegas, NV 89133-4472

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

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These programs particularly make sense in southern Nevada, where I live, because of the solar resources we have most every day of the year.

FHFA's assertion that PACE assessments create unreasonable risk doesn't stand up to scrutiny. In fact, clean energy investments can be among the most profitable that one can make to a home. By lowering its operating cost, efficiency improvements leave homeowners more cash to meet their mortgage obligations. The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale.

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Thank you for your consideration.

Sincerely,  
Mr. Ronald Hawk

Dr. Gary & Rita Ray  
131a Brenton Ct  
Mountain View, CA 94043-4975  
(650) 965-8437

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

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Please help create American jobs while being a world leader in clean energy. We have the technology. We have the labor ready to work.

Sincerely,

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Dr. Gary & Rita Ray

Ron Moe  
1195 Kingsley Ln  
Carson City, NV 89701-6463  
(775) 883-5381

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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#####

Don't subsidize anything. It creates a net loss of jobs and sticks our country further in debt.

#####

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Ron Moe

Ms. Joan Hyman  
43 Argyle Park  
Buffalo, NY 14222-1205

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

This is a critical time to support alternative, renewable energy sources in as many ways as possible, toward the goals of reducing our dependence on importing fossil fuels and the critical goal of reducing the load of carbon in our fragile atmosphere. Training man-power in the installation of alternative energy products, such as solar panels has been proven effective in providing beneficial employment opportunities and improving local economies. There is evidence that the presence of alternative energy systems in homes improves resale value as well.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Ms. Joan Hyman

Ms. Nancy Gravely  
102 Longview Dr  
Stafford, VA 22556-1200

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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I personally would rather buy a home that has energy efficient systems - In fact, I would buy such a home over another. Given our current situation, I believe a home with solar, wind, geothermal energy are actually safer and better equipped than one tied to an oil-dependent source. I'd also appreciate any assistance and support available to make such IMPROVEMENTS to my own home. Please consider the benefits to American Citizens and our Country, rather than corporate interests and out-dated methods, when making your decision. Thank you for your consideration.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Ms. Nancy Gravely

Ms. Laura Magzis  
PO Box 8774  
Penacook, NH 03303-8774  
(603) 229-1959

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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This is a good program for homeowners and a good program for the climate. Please make it available to homeowners.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Ms. Laura Magzis

Mr. Ken Johnston  
7 Long Rd  
Denville, NJ 07834-3120  
(973) 625-3477

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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Duh?

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Thank you for your consideration.

Sincerely,  
Mr. Ken Johnston

Diann Duncan  
1419 Adobe Run  
San Antonio, TX 78232-4772  
(210) 663-4466

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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I have wanted to install solar panels for 4 years, & with this program I will be able to move ahead with my plans.

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Thank you for your consideration.

Sincerely,  
Diann Duncan

Mrs. Susan & John Stanton  
6131 SW 85th St  
Gainesville, FL 32608-8510  
(352) 375-7072

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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As Florida residents we find this program particularly suited to "the Sunshine State". It is definitely time to get serious about making alternative energy a strong national priority.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mrs. Susan & John Stanton

Mr. D Kessler  
PO Box 457  
Redway, CA 95560-0457  
(707) 923-1989

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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What's the risk? That your big energy boys won't make more profit from the people that there ripping off now. You butt heads should do everything that you can to PROMOTE alternative energys, instead of feeding BIG OIL,GAS and COAL more o f the tax payers money.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mr. D Kessler

Mr. Charles Alexander  
PO Box 4752  
Lutherville Timonium, MD 21094-4752

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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I feel it's truly hard to justify the statement that an investment in clean energy carries significant risk. The benefits are worth almost any degree of risk.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mr. Charles Alexander

Dr. Helen Steussy  
10543 Brixton Ln  
Fishers, IN 46037-8703  
(765) 529-3069

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

Let's invest in America and a clean future for our kids and grandkids!

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Dr. Helen Steussy

Kathy Smith  
3188 W 14th St # 3  
Cleveland, OH 44109-1864  
(216) 905-7490

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Thank you for your consideration.

Sincerely,  
Kathy Smith

Mr. John Long  
214 Bantry Dr  
Vacaville, CA 95688-8504  
(707) 447-3039

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

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Our CA home has solar pannels giving us a electric bill of \$8 per month (a connection fee). A State rebate and a Federal Tax Credit reduced the installation cost by 25%.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mr. John Long

Ms. Marina Penalver  
27 Central Ave  
Peaks Island, ME 04108-1140

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

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I live in Maine, where 95% of our heating energy comes from oil. That's oil from OUTSIDE the state of Maine. This is an unsustainable situation. I live on an island. Natural gas is not a choice for me. Unusually for this state, I don't have the option of supplementing my heat with a fireplace, without considerable reconstruction costs.

My home and its water is heated solely by oil. I spend as much money PER YEAR on oil as I do on food. I eat every day. I only buy oil for the winter months, and I use hot water sparingly. I hand-wash dishes and live with only one other person. My plan is to insulate my home and convert some of my water heating costs to solar hot-water panels. I had a solar representative out to my home yesterday, and will be EXTREMELY frustrated if you discontinue the PACE loans. I am very much looking forward to spending LESS on oil, and 8 years from now, having no costs for my hot water. I especially like that any such efficiency modifications to my home will only add to its resale value.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Ms. Marina Penalver

Ms. Nancy Huentelman  
31 Providence Dr Apt 158  
Fairfield, OH 45014-7556

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

FHFA's assertion that PACE assessments create unreasonable risk doesn't stand up to scrutiny. In fact, clean energy investments can be among the most profitable that one can make to a home. By lowering its operating cost, efficiency improvements leave homeowners more cash to meet their mortgage obligations. The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale.

Why would you not want to support such a wonderful program? It makes so much sense both environmentally and economically!! I ask you to seriously reconsider your policy.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Ms. Nancy Huentelman

Mr. Steve Ehresman  
2105 Valdez Dr  
Lafayette, IN 47905-4053  
(765) 447-1871

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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This is a wise investment not only for now, but for the future. The 21st century must be the clean energy century.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mr. Steve Ehresman

Mrs. Louise Nelson  
71492 Heavy Horse Rd  
Lakeside, OR 97449-8683  
(541) 217-4614

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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So many folks would really love to install solar alternatives ,but could not go for personal loans.we are still in such a tight \$ time.elect.is getting so expensive ,many folks wind up using wood or Cole ,both bad .I would put solar Panels on in a heartbeat if there were some grant to helpso vesting in energy efficiency and renewable energy technologes in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

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Thank you for your consideration.

Sincerely,  
Mrs. Louise Nelson

Ms. Holly Hamilton  
2214 Sherwood Ave Apt 14  
Louisville, KY 40205-1160  
(502) 767-7074

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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More importantly to me is the feed-in tariff. We need that in all 50 states! Please help us do that!

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Ms. Holly Hamilton

Ms. Carol Bottoms  
306 Cedar Ridge Rd  
Mount Washington, KY 40047-7715  
(502) 538-6276

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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i think people want to be more energy efficient - but often, don't have the resources to do it. This would be an easy way to cut down on energy requirements for your home, and spread the cost out to make it affordable. i would take advantage of this opportunity if it was available.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Ms. Carol Bottoms

Ms. Yvonne Martin  
5 Odd Bits Ln  
Asheville, NC 28806-7711  
(828) 251-1741

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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This is also an opportunity for each individual to make an improvement in our environment and feel as tho they are making a difference!

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Ms. Yvonne Martin

Mr. Herb Stull  
104 Village Dr  
Cranberry Township, PA 16066-3346  
(724) 772-6774

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

We need clean energy alternatives and this one seems to make a lot of sense.

Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

FHFA's assertion that PACE assessments create unreasonable risk doesn't stand up to scrutiny. In fact, clean energy investments can be among the most profitable that one can make to a home. By lowering its operating cost, efficiency improvements leave homeowners more cash to meet their mortgage obligations. The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale.

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Thank you for your consideration.

Sincerely,  
Mr. Herb Stull

Dr. Ruth Busch  
6077 County Road 290  
Lafayette, AL 36862-5325  
(334) 749-8474

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

We must develop many more ways to avoid fossil fuel use. PACE can help.

FHFA's assertion that PACE assessments create unreasonable risk is false.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Dr. Ruth Busch

Ms. Audra Harding  
6825 W Drexel Rd  
Tucson, AZ 85757-9561

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. They also provide jobs that can't be shipped overseas. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

FHFA's assertion that PACE assessments create unreasonable risk doesn't stand up to scrutiny. In fact, clean energy investments can be among the most profitable that one can make to a home. By lowering its operating cost, efficiency improvements leave homeowners more cash to meet their mortgage obligations. The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale.

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Thank you for your consideration.

Sincerely,  
Ms. Audra Harding

Bruce Cook  
1286 40th St  
Sarasota, FL 34234-4610

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

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FHFA's assertion that PACE assessments create unreasonable risk doesn't stand up to scrutiny. In fact, clean energy investments can be among the most profitable that one can make to a home. By lowering its operating cost, efficiency improvements leave homeowners more cash to meet their mortgage obligations. The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale. We need clean energy!

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Bruce Cook

Mr. Martin Hobbs  
312 Thomas Ct  
Eureka, IL 61530-1479  
(309) 965-2191

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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When we built our new house 3 1/2 years ago we had solar panels installed on our house. We also put in a geothermal heating and cooling system. However, we were not allowed to incorporate the value of those items into our mortgage and thus needed to pay for those things out of pocket. Fortunately we had some money left over from the sale of our previous house, but not all people are that fortunate. In addition, I was limited to the number of panels I could put on my roof due to the cost. If PACE was available, I could have installed the additional panels and saved even more! This would have given us additional savings, cut down emissions and stimulated the local economy. We need a law that helps a homeowner make the right choice and give an incentive to use clean energy, not the current policy that punishes it.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,

Mr. Martin Hobbs

Ms. Nancy Young  
620 18th Ave E Apt 25  
Seattle, WA 98112-3934

Mar 16, 2012

Alfred Pollard

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Dear Alfred Pollard,

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We need less dependence on Oil and to stop supporting big oil companies.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Ms. Nancy Young

Ms. Kristin Noel  
79 Suncook Valley Rd  
Chichester, NH 03258-6409  
(603) 798-3186

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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I have wanted to install solar panels for quite some time now but with the value of my home less than it should be I have had to put that off. We need ways to afford the transition from fossil fuels to alternative energy. Please help.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Ms. Kristin Noel

Mr. Jon Traudt  
3316 Augusta Ave  
Omaha, NE 68144-4113  
(402) 697-1205

Mar 16, 2012

Alfred Pollard

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Energy Star guidelines help homeowners to improve safety, comfort and energy efficiency.

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Thank you for your consideration.

Sincerely,  
Mr. Jon Traudt

Mr. Richard Voelkel  
903 Southridge Rd  
Catonsville, MD 21228-1325  
(410) 744-6941

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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My wife and I have committed to installing solar panels on our roof to reduce our fossil fuel dependence. We expect installation to begin as soon as all local approvals are obtained.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mr. Richard Voelkel

Mr. Michael Itzo  
2690 65th Ave S  
Saint Petersburg, FL 33712-5260

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Energy independence is this country's most important goal.

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Thank you for your consideration.

Sincerely,  
Mr. Michael Itzo

Mrs. Brenda Haddock  
9119 Concert Ln  
Indianapolis, IN 46231-4234  
(317) 381-0041

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Thank you for your consideration.

Sincerely,  
Mrs. Brenda Haddock

Mr. Dan Schwartz  
2447 Yost Rd  
Bath, PA 18014-9218  
(610) 746-3404

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

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I installed a solar PV system at my home this past year and it's been wonderful. I just wish I had done it sooner.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mr. Dan Schwartz

Mrs. Cindy Somerville  
282 E Heron Rd  
Holland, PA 18966-2069

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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As a homeowner who spent a significant out of pocket expense to install solar panels on our home, we are now reaping the benefits of 85% lower energy costs.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mrs. Cindy Somerville

Mrs. Lynn Patti  
1157 Kings Row  
Waterloo, NY 13165-8793  
(315) 539-2580

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

FHFA's assertion that PACE assessments create unreasonable risk doesn't stand up to scrutiny. In fact, clean energy investments can be among the most profitable that one can make to a home. By lowering its operating cost, efficiency improvements leave homeowners more cash to meet their mortgage obligations. The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale.

If the Federal government can subsidize oil companies, it can certainly help those who are trying to be more energy efficient in their own homes. It just makes sense!

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mrs. Lynn Patti

Mr. Steve Jensen  
435 Harvard Ave  
Palmerton, PA 18071-1333  
(610) 826-6885

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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In a time of skyrocketing prices for fossil fuel and greenhouse gas pollution renewable energy could not be more of an no-brainer.

Oh and did I remember to mention American jobs for manufacturing renewable energy equipment?

It's time to admit that fossil fuels are a finite and dwindling source of energy. It's time to begin the American energy revolution.

We only need the courage to defy the self-serving oil, coal and nuclear lobbies and do what we all know in our hearts is the right thing to do.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mr. Steve Jensen

Dr. Thomas Gannon  
14440 Mill Creek Dr  
Montpelier, VA 23192-2840

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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This is the way to achieve a meaningful energy policy. Let individuals have independent energy sources. Clean energy is the only answer out of our dependence on others. Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

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Thank you for your consideration.

Sincerely,  
Dr. Thomas Gannon

Barbara Smith  
14001 Road 36  
Madera, CA 93636-7959  
(559) 474-9286

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Not sure why the Property Assessed Clean Energy program is considered risky. Sealing up homes, adding more insulation, energy-efficient appliances, and PV panels to a house seems like a very good idea to reduce our dependence on fossil fuels, thus curbing pollution, improving public health, and slowing climate change. The P.A.C.E. program would make it a lot easier for homeowners to make these changes. They wouldn't have to take out a personal loan.

(Personally, my current home is a lost cause. But I would like to build a small net-zero energy house that is superinsulated, airtight, energy-efficient appliances, and has PV panels.)

Nevertheless...

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Barbara Smith

Dr. Lou Martin  
450 Pike Run Dr  
Daisytown, PA 15427-1011

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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Encouraging the use of renewable energy is a vital function for the government when renewable energy technologies are just trying to get off the ground. If we do not do so through government programs such as PACE, we run the risk of allowing short-term thinking to lead to degradation of our environment and our way of life in the long-term.

The private sector already thinks in the short term -- this year's profits. Let's not let our government make the same mistake.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Dr. Lou Martin

Mr. William Abernathy  
206 Liberty Pike  
Bell Buckle, TN 37020-3903

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

I write to urge FHFA to support PACE programs. Their strategic importance cannot be overstated.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mr. William Abernathy

Keith merrill  
41 Moulthrop St  
Ansonia, CT 06401-1515  
(203) 734-0507

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Please, please restore the funding so that we can make alternate energy affordable!

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Keith merrill

Mr. Peter Watts  
920 N 4th St  
Watertown, WI 53098-2915

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Finding ways to diversify America's energy sources is paramount to our national security. As a homeowner who has some equity in his home, I am striving to become more energy efficient, as well as more self sufficient. Sustainable energy is the best investment I can make- both as a property owner and US citizen.

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Thank you for your consideration.

Sincerely,  
Mr. Peter Watts

Ms. June Gollatz  
1819 Richmond Ave  
Bethlehem, PA 18018-3314  
(610) 866-7152

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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What is the deal with sticking with the same old dirty, costly, polluting energy??? and when do we really care about creating jobs through this clean energy??? I think it is more than time to get with the program.....we sure spend enough money on destroying (wars), why not creating???

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Ms. June Gollatz

Mr. Andrew Hillman  
PO Box 84  
Jacksonville, NY 14854-0084  
(607) 351-7805

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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The risk lies in not investing in solar energy. We need clean, independent energy solutions! Please drop the FHFA opposition to PACE programs. Even here in the Finger Lakes we have enough sunshine to make this worthwhile!

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mr. Andrew Hillman

Ms. Lois Sellers  
267 Rambling Way  
Springfield, PA 19064-3513  
(610) 543-0209

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Thank you for your consideration.

Sincerely,  
Ms. Lois Sellers

Ms. Lorraine Capone  
43 Hudson Dr  
West Milford, NJ 07480-4216  
(973) 697-9694

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Yeah clean energy. Lets go for it!

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Ms. Lorraine Capone

Mr. William Copestick  
507 Centennial Ave  
Gilbertsville, PA 19525-9223  
(484) 300-4548

Mar 16, 2012

Alfred Pollard

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I am astonished that we continuously seek out ways to derail environmental progress. When programs like this become a necessity in the not too distant future, the conversation then will be infused with flavors of "why did we wait" and "what took us so long". You have been blessed with the responsibility to authorize a significant achievement, for the sake of our future I hope you find the courage to show yourself as worthy of that gift. Thank you.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mr. William Copestick

Mr. Richard Venable  
184 Windsorville Rd  
Broad Brook, CT 06016-9572  
(860) 254-5924

Mar 16, 2012

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I am currently under contract for the installation of solar panels, and I will save an average of \$90 a month now and more as rates increase. If more people do this we can eliminate coal burning plants forever, better survive storm related power outages while stimulating the economy and stabilizing carbon emission.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mr. Richard Venable

Ms. Sandra Matheis  
7321 Onyx Way Apt B  
Dayton, OH 45459-3951  
(937) 436-2828

Mar 16, 2012

Alfred Pollard

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It is the right thing to do!

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Ms. Sandra Matheis

Mr. Earl Brendle  
37419 Phelps Rd  
Zephyrhills, FL 33541-7433  
(813) 927-0010

Mar 16, 2012

Alfred Pollard

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With a program like this in place I would be willing to install a solar voltaic system on my home. Not only would this be good for the country, eliminating our need to import foreign oil and gas, it would help to eliminate the need for dirty coal fired plants like the one near my home.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mr. Earl Brendle

Ms. Ivy Main  
1331 Merchant Ln  
McLean, VA 22101-2413  
(703) 448-7618

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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PACE is one of the most promising programs to improve the efficiency of the country's housing stock, lower our energy use, and position America to be less reliant on fossil fuels.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Ms. Ivy Main

Karma Wanamaker  
2607 11th St SW  
Altoona, IA 50009-3924

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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We installed a solar fan on our house and it has made a difference of at least three degrees in our upstairs area. It is efficient and allows us to keep our thermostat at a higher temperature for savings on our electric bill.

If that is what one small fan can do, think how much savings can be had by encouraging and helping people install large solar panels. We need to make the U.S. less dependent on foreign oil. Also this will allow job growth to help our economy.

Please consider keeping the IPACE program and allow financing through FHFA. Thank you.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Karma Wanamaker

George Tregay  
57 Skyline Drive Ext  
Hendersonville, NC 28791-2185  
(828) 693-0553

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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My utility rates are going up to pay for new power plant construction. Investing in conservation would benefit North Carolina residents more than a new power plant having to purchase out of state fuel.

The PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

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Thank you for your consideration.

Sincerely,  
George Tregay

Mrs. Susan Vande Hei  
1140 Hickory Hill Dr  
Green Bay, WI 54304-2468

Mar 16, 2012

Alfred Pollard

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Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. Our goal as a country should be to show the rest of the world that we are the leader when it comes to innovation. These programs give ordinary citizens, instead of just the rich and affluent, the chance to do their part to make their goal zero energy consumption.. When this part of the population is given opportunities such as this, it makes a real difference because of the greater number. It only makes sense. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

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Sincerely,  
Mrs. Susan Vande Hei

Mr. John Ventre  
700 Shumont Rd  
Black Mountain, NC 28711-8648  
(828) 712-7552

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

The time is here for solar and wind to be used extensively.

Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

FHFA's assertion that PACE assessments create unreasonable risk doesn't stand up to scrutiny. In fact, clean energy investments can be among the most profitable that one can make to a home. By lowering its operating cost, efficiency improvements leave homeowners more cash to meet their mortgage obligations. The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mr. John Ventre

Ms. Maureen & Richard Ackerman  
1719 Peachwood Ct  
Finksburg, MD 21048-1550  
(410) 848-4473

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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We talk about energy independence. Solar heat gives us clean sustainable energy that is not dependent on anyone but your house. It should be celebrated.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Ms. Maureen & Richard Ackerman

Mr. David Platt  
253a Dimpsey Rd  
Halifax, PA 17032-9665  
(717) 896-7669

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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I have put solar panels on my roof and installed a geothermal heating/air conditioning system for my house. Everyone should have the opportunity to get clean energy and energy-saving technology.

Please continue the PACE programs!

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mr. David Platt

Mrs. Nora Gyetko  
20a Longview Ave  
White Plains, NY 10605-1122  
(914) 997-2365

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners and landlords from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

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Innovation is one of the qualities that make America a great country. Let's not stagnate and stick with the "status quo". Green technology should be the way of the future.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mrs. Nora Gyetko

Mr. Frank Hobin  
409 S Beech St  
Winnsboro, TX 75494-3307

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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America needs all the Alternative Energy we can muster!

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Thank you for your consideration.

Sincerely,  
Mr. Frank Hobin

Ms. Allen & Mary Jackson  
2081 Ridgepole Dr Apt 480  
Sky Valley, GA 30537-2815  
(706) 746-7377

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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I believe that energy efficiency & renewable energy in homes is THE way to go. Clean energy programs have many benefits. One is lowering operating cost so homeowners can have more money to help pay off mortgage.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Ms. Allen & Mary Jackson

Ms. Allison Berwald  
15187 Joseph Dr  
Athens, AL 35613-7559

Mar 16, 2012

Alfred Pollard

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PLEASE READ "ISHMAEL" BY DANIEL QUINN. It clearly illustrates why a change in our current lifestyle and consumption patterns is necessary for our survival.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Ms. Allison Berwald

Ms. M. Rachel Jones  
2405 E 58th St  
Indianapolis, IN 46220-5801  
(501) 626-8959

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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We need this program now more than ever!

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Ms. M. Rachel Jones

Michael Metzger  
518 Webster St  
New Orleans, LA 70118-5751  
(504) 891-7538

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Michael Metzger

Mr. Kevin Alleman  
6780 W Bruce Ln  
Harrisburg, MO 65256-9584  
(573) 499-1969

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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A property installed renewable energy system (PV or HWS) is an asset to a house, not a liability. I ask that that FHFA's please reconsider their position and support the PACE program.

Thank you, Kevin Allemann

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Thank you for your consideration.

Sincerely,  
Mr. Kevin Alleman

Dr. Camille D'Ascoli  
309 Castle Vale Rd  
Irmo, SC 29063-2621  
(803) 732-6594

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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As a widow, a profoundly single parent with no local family, and as a relatively poorly paid employee for a poor state, such innovations could be a very sound economic investment for me personally, but are also priced out of reach for me personally. I strive in ways that are within reach to reduce our "carbon footprint," and to tread lightly on the earth that sustains us. I would love to be able to add solar energy to our family resources.

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Thank you for your consideration.

Sincerely,  
Dr. Camille D'Ascoli

Ms. Sandra Piechocki  
45 Court St  
Belfast, ME 04915-6308

Mar 16, 2012

Alfred Pollard

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Dear Alfred Pollard,

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How can we get on-board with renewable energy if the loans are not available? Have you looked at Germany's solar energy development?

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Ms. Sandra Piechocki

Mr. Stephen Best  
537 McJunkin Rd  
Tellico Plains, TN 37385-6051

Mar 16, 2012

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I did not know that we had this available I am for renewable energy, especially after watching coal car after coal car delivering polluting electricity.

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Thank you for your consideration.

Sincerely,  
Mr. Stephen Best

Mr. Evan Heller  
400 Executive Blvd Ste 100  
Ossining, NY 10562-2547

Mar 16, 2012

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Finally, these systems are a defense for the homeowner against seasonal storms that are ever more frequently defeating the local power grids, leaving homes without power for days on end.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mr. Evan Heller

Ms. Sarah Plummer  
5208 Folgers Mill Rd  
Julian, NC 27283-9221

Mar 16, 2012

Alfred Pollard

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IN this day in time we need ways to renew energy efficiency and renewable energy. It will save us money in the long run and clean up without the dirty ways to get what we need. It's the green way to go, so what's so risky about that. It should have been done long ago.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Ms. Sarah Plummer

Dr. Brock Grill  
700 Washington Ave N Unit 602  
Minneapolis, MN 55401-4199

Mar 16, 2012

Alfred Pollard

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I strongly support the federal government doing everything in it's power to ensure that America reduces its use and dependence on fossil fuels and shifts to a sustainable energy economy.

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Thank you for your consideration.

Sincerely,  
Dr. Brock Grill

Mr. Dennis Higgins  
592 County Highway 5  
Otego, NY 13825-2149  
(607) 988-7484

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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We had to take out an equity loan to finance our solar panels. The federal government, and utilities, really need to consider whether we want to develop alternative energy sources or just talk about energy shortages.

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Thank you for your consideration.

Sincerely,  
Mr. Dennis Higgins

Laura Jobe  
1011 E Belgravia Dr  
Pearland, TX 77584-2231  
(713) 436-1101

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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People who want to take advantage of this program should have that right, not to be derailed by those who think otherwise.

Thank you.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Laura Jobe

Dr. William Obenour  
2740 Stantonsburg Rd Apt 3h  
Greenville, NC 27834-7272

Mar 16, 2012

Alfred Pollard

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This is a crucial issue for our energy independence in the USA that needs your action. I m asking for your assistance in this energy and housing matter. Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

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Thank you for your consideration.

Sincerely,  
Dr. William Obenour

Mr. Christopher Comparetta, MS  
19 Squire Ln  
Pittsford, NY 14534-4021  
(585) 385-4041

Mar 16, 2012

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I would rather see the risks addressed instead of walking away from the potential benefits of expanding the program.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mr. Christopher Comparetta, MS

Nancy Hemberger  
47 Sycamore Dr  
Reading, PA 19606-9538  
(610) 779-7376

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

It's a smart thing to do to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the roadblocks that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

FHFA's position that PACE assessments create unreasonable risk doesn't stand up to scrutiny. In fact, clean energy investments can be among the most profitable that one can make to a home. By lowering its operating cost, efficiency improvements leave homeowners more cash to meet their mortgage obligations. The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Nancy Hemberger

Mr. Terence Jarog  
PO Box 3063  
Denton, TX 76202-3063  
(940) 441-3591

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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As a home builder, having worked a lifetime in residential and commercial construction I plead with you to make the industry take the world wide lead in new green technologies. Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

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Thank you for your consideration.

Sincerely,  
Mr. Terence Jarog

Mrs. Thenice Gall  
1275 Janet Ave NW  
North Canton, OH 44720-1838  
(330) 966-5256

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Please support ways in which homeowners can invest in alternative energy heating and cooling to conserve natural resources.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mrs. Thenice Gall

Mrs. Elaine Wolter  
2341 Maryland Ave  
Cincinnati, OH 45204-1526  
(513) 251-2426

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Please reinstate this important program that helps us become independent and self sustaining!!

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mrs. Elaine Wolter

Mrs. Alisa Eilenberg  
3006 Arlington Ave  
Bronx, NY 10463-3311  
(718) 796-2318

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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This measure will translate into big benefits for the nation. We can reduce air pollution, freak weather damage, oil dependency, fracking hazards, and more by investing in safe energy. Let's go in the right direction now!

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mrs. Alisa Eilenberg

Dr. Linda Jones  
1365 Old School House Rd  
Young Harris, GA 30582-2153  
(706) 379-9788

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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We need to do all we can to reduce our dependency on oil!

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Dr. Linda Jones

Dr. James Lazell  
1140 Monroe St  
Jackson, MS 39202-2134  
(401) 423-2652

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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As a professional scientist I know investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

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Thank you for your consideration.

Sincerely,  
Dr. James Lazell

Mrs. Le Hunt  
9945 E White Birch Rd  
Port Wing, WI 54865-4797  
(715) 774-3247

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Solar energy is a good investment and homeowners should be given every opportunity to install panels.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mrs. Le Hunt

Mrs. Brooke Swart  
2648 Juniper Ave  
Slayton, MN 56172-1229

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

I am a firm believer that our country should take all necessary actions to promote and sustain clean energy use.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mrs. Brooke Swart

Mrs. Rita Gaudry  
150 Alhambra Cir  
Ph  
Coral Gables, FL 33134-4505  
(305) 443-4850

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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While the Florida Power & Light Cartel keeps rising the price for electricity, while its Nuclear Power Plant is already paid for, why is our electricity cost more than \$300.00 per month, multiply this for millions of homes in Florida. This is Unjust Enrichment to the max. This is a travesty while Oil Companies receive permanent subsidizing from our pockets they also keep rising the price for gasoline every single day. Are we in the hands of perverted corrupted sociopath politicians and heads of corporations? The Florida Power & Light, after the trillions of dollars every year in profits for the last 20 years should do the American and lower its prices for everyone to \$150.00 per household. The Air Car should be manufactured by the billions in America - a car that uses only compressed air and never one drop of gasoline. I repeat my question, Why are these things not done as of 2012? Are we in the hands of corrupted sociopaths? Who is there to protect the average 35% of a miserable salary tax payer, and I am not even mentioning the Car Insurance Mafia. Our Country needs all the help it can get to get rid of the blatant on-going and everybody knows it corruption!

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow

PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mrs. Rita Gaudry

Mr. Christopher Thomas  
27687 Dunford Rd  
Westlake, OH 44145-5349  
(440) 617-6039

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

Dear Mr. Pollard,

I urge you to re-initiate the PACE programs. Investing in energy efficiency and renewable energy technologies in homes is one of the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

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Thank you for your consideration.

Sincerely,  
Mr. Christopher Thomas

Mr. Brad Stonberg  
305 7th St # 2  
Jersey City, NJ 07302-1912

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

We are at a critical juncture in our planet, and this act could have a profound impact on helping to curtail global warming.

Thanks,

Brad Stonberg

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,

Mr. Brad Stonberg

Ms. Theresa Pastore  
5909 Farr Hollow Rd  
Forkston Twp, PA 18629-7022  
(570) 833-2930

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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hello, my wife and i recently got pricing on installing solar. we would love to invest the\$ 49000.00 to install this wonderfil technology in our home but we are reluctant to get a personal loan for this project.I checked our local m&t bank the rates were north of 7 percent which i felt were very high since we give these banks money for basicly nothing.We feel the government should make available grants to install as much solar as possible. The company checked our site and stated we would get 76% of our electric from these panels I say instead of a chicken in every pot, put solar on everyones house. including the white house!..

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Thank you for your consideration.

Sincerely,  
Ms. Theresa Pastore

Ms. Angele Ellis  
6 Clarendon Pl  
Pittsburgh, PA 15206-3461  
(412) 608-9248

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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I am a homeowner and voter who would like to make my home, my community, my city, my country, and my world cleaner, greener, and more affordable through programs such as PACE. Every step we take in this direction is crucial.

The unreasonable risk is in going on as we have done for 200 years, fouling our earth with the byproducts of fossil fuels, and creating an environment hostile and inevitably fatal to ourselves and other species--not in programs like PACE.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Ms. Angele Ellis

Mr. Vincent Rusch  
1090 4th St  
Schenectady, NY 12303-2409

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Help spread energy efficiency.

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Sincerely,  
Mr. Vincent Rusch

Mr. Mark Barkan  
13915 83rd Ave  
Briarwood, NY 11435-1561

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Energy efficiency benefits us all. Solar collectors, wind turbines, etc. require no external fuels be burned to power them and can add power to our electrical grids. Restore the funding to the PACE program.

Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

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Thank you for your consideration.

Sincerely,  
Mr. Mark Barkan

Ms. Nita Sembrowich  
209 Putnam Ave  
Cambridge, MA 02139-3725

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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I would love to install solar panels on the roof of my father's house, but he and I have not done so because neither of us can afford the initial investment, even if it would save us lots of money down the line. I've heard the same from others. I live in a limited-equity coop (12 units), and it would be wonderful if we too could get at least part of our energy from a solar roof system. Since we are all low to moderate income, and we live in a fairly large building, I believe there should be some kind of help for us. Similarly, my father is 96, living on Social Security in his own home-- it seems some kind of help should be available to him. Society would reap benefits, too-- government-subsidized solar energy installations would create jobs, would stimulate innovation in a new field, and would help the environment. It certainly makes more sense than subsidizing the oil companies.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Ms. Nita Sembrowich

Mr. Anthony Cuneo  
3019 E 1st St  
Duluth, MN 55812-1914  
(218) 310-2192

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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Obviously this is part of a form letter, but don't think that this is something I do every time I get a request from organizations. The PACE program is smart, effective, and exactly the kind of thinking we need. Please support it.

Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

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Thank you for your consideration.

Sincerely,  
Mr. Anthony Cuneo

Mr. Frank Spadazzi  
158 Windmill St  
Providence, RI 02904-1426  
(401) 521-0032

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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Two years ago we installed a new 95% Efficient Natural Gas Boiler/Domestic Hot Water System to maximize the efficiency of our Heating/Hot Water Supply System and we would like to do more in the future.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mr. Frank Spadazzi

Mr. Robert Rottenberg  
17 Bullock St  
Brattleboro, VT 05301-6049

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

I intend to do some major renovations to my home, including increasing the attic insulation and adding PV cells on my roof to generate electricity. I would love to be able to finance this through my municipal property taxes.

FHFA's assertion that PACE assessments create unreasonable risk doesn't stand up to scrutiny. In fact, clean energy investments can be among the most profitable that one can make to a home. By lowering its operating cost, efficiency improvements leave homeowners more cash to meet their mortgage obligations. The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mr. Robert Rottenberg

Mr. James Hudgings  
409 W Union St  
West Chester, PA 19382-3330  
(610) 692-3849

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

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If your hesitation stems from the idea that not all people will benefit and therefore we shouldn't all have to put tax money into the program, think about this: My children and grandchildren will be more healthy in proportion to the extent to which my fellow citizens take advantage of the program. We ALL benefit, whether or not we personally take advantage of the program.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mr. James Hudgings

Mark Woodbury  
5600 S Saint Clair Rd  
Saint Johns, MI 48879-8131  
(989) 834-2003

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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The prices of these solar systems has decreased dramatically in the last year and will continue to decline thus decreasing any perceived risk.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mark Woodbury

Ms. Joan Barrett  
14 Highland Dr  
Whitesboro, NY 13492-1836  
(315) 736-8105

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

Our planet is running out of time. Please take seriously the following letter:

Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

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Thank you for your consideration.

Sincerely,  
Ms. Joan Barrett

Ms. Susan Harrie  
1308 Chestnut St  
Grand Forks, ND 58201-5635  
(701) 775-0126

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

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I would definitely pursue updated and environmentally sound homes under PACE, and they deserve FHFA financing as much or more than conventional homes.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Ms. Susan Harrie

Mr. Ron Tschudy  
3245 6 Mile Lake Rd  
East Jordan, MI 49727-9272  
(231) 544-6167

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

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This is a good program that should not be put on the shelf. In fact, we should be exploring ways to make it MORE financially feasible for homeowners and others to do everything reasonably possible towards reducing additional contributions to the carbon in the atmosphere.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mr. Ron Tschudy

Dr. C. Russell  
160 Convent Ave  
New York, NY 10031-9101

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

As a professional scientist I believe that investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

FHFA's assertion that PACE assessments create unreasonable risk doesn't stand up to scrutiny. In fact, clean energy investments can be among the most profitable that one can make to a home. By lowering its operating cost, efficiency improvements leave homeowners more cash to meet their mortgage obligations. The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Dr. C. Russell

Dr. Patricia Blochowiak  
1894 Farmington Rd  
East Cleveland, OH 44112-4744  
(216) 229-9125

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

Investing in energy efficiency and renewable energy technologies is the smartest way to reduce our dependence on fossil fuels, reduce pollution, improve public health and curb climate change. PACE programs address the barriers that stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

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Thank you for your consideration.

Sincerely,  
Dr. Patricia Blochowiak

Mr. Sean Zigmund  
64 Mineral Springs Rd  
Livingston Manor, NY 12758-8804  
(845) 292-9126

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

I am leading by example and putting solar on my home - both Solar Thermal and PV. Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change! These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

FHFA's assertion that PACE assessments create unreasonable risk doesn't stand up to scrutiny. In fact, clean energy investments can be among the most profitable that one can make to a home. By lowering its operating cost, efficiency improvements leave homeowners more cash to meet their mortgage obligations. The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale.

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Thank you for your consideration.

Sincerely,  
Mr. Sean Zigmund

Ms. Barbara Bendzunas  
11 Golston Street  
Comer, GA 30629-3323  
(706) 352-4306

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

I am part of the movement that will insist anyone voting against this will have to publish all ties to and income from the fossil fuel industry.

Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

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Thank you for your consideration.

Sincerely,  
Ms. Barbara Bendzunas

Sally Espinosa  
PO Box 26  
Ithaca, NY 14851-0026

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

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I would like to stop subsidizing oil companies and helping individual home owner become more efficient in home energy costs.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Sally Espinosa

R. Wayne Ellis  
413 N Belmont Ave  
Richmond, VA 23221-2416  
(804) 353-1157

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

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I have been seeking an affordable way to generate clean energy at my house and this program seems to be a way to do that. It is not available to me now, but I hope that in the future I will be able to participate in this program. It is not time to end this program, instead it is time to expand it.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
R. Wayne Ellis

Dr. Stephen Loughin  
163 Latches Ln  
Bala Cynwyd, PA 19004-3014

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits. Wind generators that are suitable for small farms and rural homesteads are now becoming available. Solar panels continue to improve as well. We desperately need to stop using fossil fuels before CO2 levels rise above the climate tipping-point.

FHFA's assertion that PACE assessments create unreasonable risk doesn't stand up to scrutiny. In fact, clean energy investments can be among the most profitable that one can make to a home. By lowering its operating cost, efficiency improvements leave homeowners more cash to meet their mortgage obligations. The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale.

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Thank you for your consideration.

Sincerely,  
Dr. Stephen Loughin

Mr. Richard Espuga  
610 Willow Ave  
Roselle Park, NJ 07204-1111  
(908) 230-2073

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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I AM HAVING SOLAR INSTALLED ON MY HOUSE COSTING ME ALLOT OF MONEY. THIS IS SOMETHING I AM DOING FOR OUR PLANET. SOME GOVERNMENT FUNDING WOULD GREATLY WELCOMED TO OFFSET THE PRICE.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mr. Richard Espuga

Mr. Joseph & Christine Hardin  
2349 Pier Ave  
Santa Monica, CA 90405-6051  
(310) 452-1623

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

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Thank you,  
Joe

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mr. Joseph & Christine Hardin

Mr. Charles Sturges  
53 N Main St  
Cortland, NY 13045-2177  
(607) 753-6515

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

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WHY NOT??

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Thank you for your consideration.

Sincerely,  
Mr. Charles Sturges

Mr. Arthur Blotter  
23011 County Road 150  
Agate, CO 80101-9732

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

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This is a fantastic opportunity for me as a homeowner who would like to invest in clean energy.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mr. Arthur Blotter

Dr. Ira Brinn  
452 Briarwood Cir  
Hollywood, FL 33024-1320  
(954) 367-3913

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

Some three years ago I looked into the possibility of installing solar panels in my home and was shocked by the \$30,000 estimate I received. I urge the government to take action to make solar energy available to more home owners.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Dr. Ira Brinn

Mr. Richard Abrams  
17 Parker St  
Lexington, MA 02421-4906

Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

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I have observed PACE by reading articles, speaking with trusted friends and colleagues and believe in it very much.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mr. Richard Abrams

Mr. David Leonard  
PO Box 357  
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Mar 16, 2012

Alfred Pollard

Subject: RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

Dear Alfred Pollard,

Property Assessed Clean Energy (PACE) programs are an important and innovative tool to increase the adoption of residential clean energy technologies, save consumers money, reduce pollution, create jobs, and make the nation more energy independent. I disagree with FHFA's 2010 decision that PACE programs create too much risk, and thus homes with PACE assessments should not be worthy of financing through FHFA loans.

Investing in energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs address the barriers that often stop homeowners from making these improvements and keeps the investment with the home, allowing future owners to both take the responsibility for the investment and reap the benefits.

FHFA's assertion that PACE assessments create unreasonable risk doesn't stand up to scrutiny. In fact, clean energy investments can be among the most profitable that one can make to a home. By lowering its operating cost, efficiency improvements leave homeowners more cash to meet their mortgage obligations. The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale.

On a personal note I have been involved with the Energy Efficiency Maine program and I am delighted to tell you that our house is now using 35-40% less propane per year (2010) by updating basement and attic insulation.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant economic and environmental benefits waiting to be unlocked.

Thank you for your consideration.

Sincerely,  
Mr. David Leonard