

Ms. Peggy Heisel  
882 Peachcreek Rd  
Centerville, OH 45458-3255

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.

**WHEN YOU DERAILED SOLAR PANELS, YOU DERAILED AMERICAN HOME OWNERS!**

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. Peggy Heisel

Mr. S Andrew Di Mauro  
2134 NE 36th St Apt 84  
Lighthouse Point, FL 33064-7558  
(954) 943-7344

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All energy originates from the sun. Any device that allows us to receive it directly is amazing in it self. Once it is installed, it is almost maintenance free and the energy received is free. Truly, a gift from God!

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards 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. S Andrew Di Mauro

Ms. Tezel Relyea  
201 Glenwood Dr  
Carriere, MS 39426-7659  
(601) 749-4417

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Sincerely,  
Ms. Tezel Relyea

Dr. Kathleen Schreiber  
11 Paddock Dr  
Lititz, PA 17543-3101  
(717) 626-1162

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This is part of the way we must go to have a successful future; don't deny us this!

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Thank you for your consideration.

Sincerely,  
Dr. Kathleen Schreiber

Dr. Dan Von Seggern  
116 N 76th St  
Seattle, WA 98103-4604  
(206) 947-2096

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In fact, energy efficiency and production programs REDUCE the risks of home loans. By installing solar panels on my own house, I have essentially eliminated my monthly electric bill. I have also insulated myself from the unpredictable future cost of electricity. A homeowner who does this is less likely to experience financial difficulties should the cost of electricity rise steeply again as it did in 2001. They would then be less likely to have trouble paying their mortgage.

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Sincerely,  
Dr. Dan Von Seggern

Ms. Mary Gorka  
48 N Main St  
Apt 412  
Ambler, PA 19002-5754

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Never has there been a time when turning to alternative energy systems for our homes has been more important. The web of alternative and fossil fuel can be a productive covering for our lives and our economy

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Thank you for your consideration.

Sincerely,  
Ms. Mary Gorka

Mrs. Judy Linker  
947 Oleander St  
Lady Lake, FL 32159-2141  
(207) 563-5364

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We have a solar home in Maine and would love the encouragement to also install panels in Florida, where we spend our winter months.

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Sincerely,  
Mrs. Judy Linker

Mrs. Andrea Bonette  
17 Ridge Rd  
Hopewell, NJ 08525-2606  
(609) 466-0641

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Speaking for myself, I never for one moment considered going solar- I have always thought of it as something for other people to do. But now that I see solar panels sprouting all over my area, I have come to think that maybe it IS a good idea. It seems logical that as solar becomes perceived as more acceptable and viable, more people will want to convert to it.

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Sincerely,  
Mrs. Andrea Bonette

Mr. William Mays  
15 Howland Rd  
Asheville, NC 28804-3806  
(828) 254-4403

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As a retired home owner I need help to get a solar and/or geothermal heat source to supplement the high cost of natural 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,  
Mr. William Mays

Ms. Anne Cassebaum  
3469 Amick Rd  
Elon, NC 27244-8111  
(336) 449-6843

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I support the above statement and hope that you will.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards 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. Anne Cassebaum

Mr. Daniel Vaughn  
1323 Broadway St  
Vincennes, IN 47591-4510

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FHFA's assertion that PACE assessments create unreasonable risk doesn't stand up to scrutiny. In fact; conservation, efficiency, and clean energy investments can be among the most profitable that one can make to a home. By lowering operating cost, these 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. Daniel Vaughn

Cynthia Robinson  
107 Kauffman Cir  
Madison, AL 35758-7395

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Please help people like me participate in the PACE program. My utility bill is killing me and we, our Nation, must develop more affordable energy.

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Thank you for your consideration.

Sincerely,  
Cynthia Robinson

Ms. Stephenie Presseller  
1418 W Superior St  
Apt 1r  
Chicago, IL 60642-5472  
(312) 399-3845

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FHFA's assertion that PACE assessments create unreasonable risk doesn't stand up to scrutiny. What are the risks? Are they any more risky than actually buying a house? It doesn't seem so. PACE would help homeowners do the right thing for energy security in the States without having to take on exorbitant credit card interest rates or break their savings.

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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Sincerely,  
Ms. Stephenie Presseller

Ms. Naomi Basner  
8 Monahan Ave  
Staten Island, NY 10314-6210

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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. It's "win-win" all around.

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Thank you for your consideration.

Sincerely,  
Ms. Naomi Basner

Mr. Thomas Reyer  
198 Eastman Hill Rd  
Willseyville, NY 13864-1226

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My propane bills are killing me and my environ.

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Sincerely,  
Mr. Thomas Reyer

Ms. Lori & Jeffrey Urbin  
53 E Market St  
Red Hook, NY 12571-1420  
(845) 758-1647

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Clean Energy is the Way to Go!!

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Thank you for your consideration.

Sincerely,  
Ms. Lori & Jeffrey Urbin

Mr. Craig Turner  
4750 New Broad St  
Orlando, FL 32814-6422  
(407) 730-8600

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My Name is , Craig Turner, I am a licensed electrical engineer in the state of Florida and registered to transfer my licensed to all other states.

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Sincerely,  
Mr. Craig Turner

Dr. anthony muhich  
706 westchester  
706 westchester  
grosse pointe park, MI 48080  
(313) 824-2684

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I have Solar Panels on my business and they have made a major impact on my energy bill. They also forced me to think about energy usage, i.e., lights left on when no one is in a room, changing to more efficient lighting. I could not have done this project at my home because of high cost. In addition, this program could really help with the local economy.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie 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,  
Dr. anthony muhich

Mr. Matthew Frontino  
362 Pearsall Ave  
Cedarhurst, NY 11516-1816  
(516) 690-3340

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Although we have made great advances in clean energy, the clean energy efforts are meeting with continued resistance. PACE programs and other similar programs are not only a way for homeowners to save, but they propel the entire industry forward.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards 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. Matthew Frontino

Mr. Greg Potts  
5565 Preston Oaks Rd  
Dallas, TX 75254-8485

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.

RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Thank you for your consideration.

Sincerely,  
Mr. Greg Potts

Dr. Mary Feeherry  
3001 Veazey Ter NW Apt 1417  
Washington, DC 20008-5408  
(202) 363-4914

Mar 16, 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,  
Dr. Mary Feeherry

Don Phillips  
PO Box 50246  
Midland, TX 79710-0246  
(432) 349-9846

Mar 16, 2012

Alfred Pollard

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

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We should have been hard at work on projects such as this since 1973  
...Surely the events of the past 40 years have shown the folly of depending on the MIDDLE EAST !

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

Thank you for your consideration.

Sincerely,  
Don Phillips

Mr. David Roberts  
108 Brattlesboro Dr  
Nashville, TN 37204-4248

Mar 16, 2012

Alfred Pollard

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

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As a Realtor, my experience suggests that the people who tend to be interested in energy efficiency tend to be well educated and have good jobs. Obviously, this is a stereotype and I'm sure there are exceptions, but in general it seems that these buyers would be a low credit 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. David Roberts

Tyler Offeran  
12350 Cannon Ln  
Fort Myers, FL 33912-1433  
(239) 768-1878

Mar 16, 2012

Alfred Pollard

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

Dear Alfred Pollard,

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Living in Florida I am more than aware of the possibilities for Solar-Energy investment. I am also aware of the fact that massive utilities like FPL are creating monopolies where struggling taxpayers are being forced to participate in scams like Early-Coast Recovery and buy energy from Mountain-Top Removal Coal mined from Appalachia. I think it is very counter-intuitive for PACE to be labeled too risky when compared to these other forms of energy production. Please allow US citizens to participate in PACE and build the renewable energy infrastructure that we so desperately need.

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

Thank you for your consideration.

Sincerely,  
Tyler Offeran

Dr. Gene Fry  
17 Fox Run  
Brookfield, MA 01506-1770  
(781) 698-7176

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. Gene Fry

Ellen Waara  
1310 Circle Dr  
Metamora, MI 48455-8912  
(810) 652-7312

Mar 16, 2012

Alfred Pollard

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

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As Producer of Earthtalk, I have documented progressive energy saving solutions for more than a decade.

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Thank you for your consideration.

Sincerely,  
Ellen Waara

Mrs. Cynthia Lawton-Singer  
12 Stage Rd  
Westhampton, MA 01027-9603

Mar 16, 2012

Alfred Pollard

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

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We can only get off the fossil fuel habit if we put in place other solutions. This is an example of what we need MORE of and it is NOT OPTIONAL. Failure to do more will be a disaster for our 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. Cynthia Lawton-Singer

Mr. Edward Dollard  
1801 Hackett Ave  
Long Beach, CA 90815-3428

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. Edward Dollard

Mr. David Worley  
805 N University Park Loop  
Reno, NV 89512-4527  
(775) 786-0280

Mar 16, 2012

Alfred Pollard

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

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My father took advantage of a tax credit to install solar on his home in the 1980s. I understand the system still works today, continuing to hold down home heating bills.

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Thank you for your consideration.

Sincerely,  
Mr. David Worley

Ms. Kat Hauger  
2 Benjamin Hill Rd  
Newfield, NY 14867-9795  
(607) 564-6163

Mar 16, 2012

Alfred Pollard

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

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When I was a little girl, my parents added a solar water heater to my childhood home. It proved to be a good investment both at the time we lived there and at the time of selling the home. Please help to make residential PACE programs accessible to as many people as possible. Not only are they worthy of financing through FHFA loans, they are one way the American people can begin to support the environment instead of depleting it.

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Thank you for your consideration.

Sincerely,  
Ms. Kat Hauger

Mr. Henry Childs  
330 Choctaw Rdg  
Blue Ridge, GA 30513-7582  
(706) 946-6754

Mar 16, 2012

Alfred Pollard

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

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Your entire career should help you determine the importance of this issue. Your career and the lives of your children. 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. Henry Childs

Ms. Lynne Crow  
22 Winding Way  
Short Hills, NJ 07078-2530

Mar 16, 2012

Alfred Pollard

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

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If I could do it reasonably I would do it to save energy and my costs as well.

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Thank you for your consideration.

Sincerely,  
Ms. Lynne Crow

Dr. Myron Kuhlman  
12843 Covey Ln  
Houston, TX 77099-2937  
(281) 564-8851

Mar 16, 2012

Alfred Pollard

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

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We are poised to have cleaner energy sources in the future. These include gas, CCUS (CO2 EOR), and dispersed solar generation. Let's keep up the momentum. This is the time to take risks, not avoid 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,  
Dr. Myron Kuhlman

Ms. Isabelle Kler  
123 Faek St.  
Detroit, MI 88320

Mar 16, 2012

Alfred Pollard

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

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Please, help us better homes for now and the future.

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Thank you for your consideration.

Sincerely,  
Ms. Isabelle Kler

Mr. Paul Wilson  
504 Jefferson Ave  
Charles Town, WV 25414-1130  
(304) 725-4360

Mar 16, 2012

Alfred Pollard

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I own an old farm house and have replaced all the windows and doors with insulated products, plus added insulation to walls and the attic. I need to add solar panels and a super efficient HVAC system to further improve the energy efficiency of 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. Paul Wilson

Ms. Shannon Donnelly  
HC 32 Box 726  
Quemado, NM 87829-9613  
(818) 667-3153

Mar 16, 2012

Alfred Pollard

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

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We have already gone to solar and wind for our home, and we hope to encourage others to invest in renewable energy technologies in homes. These innovative PACE programs address the barriers that often stop homeowners from making these improvements--they help people and the economy.

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Thank you for your consideration.

Sincerely,  
Ms. Shannon Donnelly

Dr. Mark Hallett  
6430 E State Road 45  
Bloomington, IN 47408-9222  
(812) 332-5021

Mar 16, 2012

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

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This program is exactly what we need to begin to save ourselves and our descendents from the worst effects of climate change that we are already committed to. The scientific data is clear and devastating. We must begin now! Please do your part and help lead us to a more sustainable 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,  
Dr. Mark Hallett

Ms. Terry A Levy  
74 Vista Verde Ct  
San Francisco, CA 94131-2830

Mar 16, 2012

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.

This is a great program. We need to reinstate it. Homeowners need ways to cut the cost of utilities without requiring them to get large loans. This program does 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. Terry A Levy

Mr. Ethan Cornell  
1 Cadman Plz W Apt 2  
Brooklyn, NY 11201-1307  
(718) 875-0234

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.

Clean energy is America's, and the world's future, let's go!

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,  
Mr. Ethan Cornell

Mr. Sam Chontos  
1520 Oakwood Dr  
Roswell, GA 30075-4113  
(678) 492-7002

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 should be common sense to allow Americans to acquire energy in their homes in whatever manner is best for them from an ethic and logistical perspective. Stop supporting the power companies by requiring us to be connected to their systems.

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. Sam Chontos

Mrs. Fran Teders  
180 Waring Way  
Merritt Island, FL 32952-6213

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 is the smart thing that everyone should do, that is investing in energy efficiency and renewable energy technologies in homes. It 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. Fran Teders

Mr. Jeff Edeker  
4519 Coldwater Canyon Ave  
Studio City, CA 91604-1081

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 do everything we can to advance clean renewable energy resources.

There is no gain without risk.

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. Jeff Edeker

Mrs. Mary Wellington  
8682 N Morning View Dr  
Tucson, AZ 85704-4726

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. Mary Wellington

Mr. Mark Van Roojen  
1835 S 23rd St  
Lincoln, NE 68502-2831  
(402) 438-3724

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.

Programs like this one will save money and energy in the long run. Solar technology is pretty well tested at this point. I've used solar for electricity at a remote cabin with success for several years. In town and on the grid this will keep out nation from having to use dirtier and more costly sources 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. Mark Van Roojen

Ms. Joan Dobkin  
2243 N Summit Ave  
Milwaukee, WI 53202-1245  
(414) 273-4549

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 our future. Support 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. Joan Dobkin

Ms. Ka Higgins  
14281 Prospect Ave  
Tustin, CA 92780-2316  
(714) 884-3761

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.

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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.

The Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale.

Please reply only via email.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards 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. Ka Higgins

Mr. Michael Grish  
7502 Northcrest Blvd  
Austin, TX 78752-1412  
(512) 789-5598

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 an architect, I believe Investing in energy efficiency and renewable energy technologies in homes is a smart way to reduce our country's dependence on fossil fuels, reduce pollution from power plants, improve public health by reducing pollution, and reduce climate change emissions. 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 operating costs, 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. Michael Grish

Ms. Regina Kolber  
1414 E 12th St Apt 3f  
Brooklyn, NY 11230-6641  
(718) 339-0096

Mar 16, 2012

Alfred Pollard

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

Dear Alfred Pollard,

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Solar is the only way to go. We have money for the dumbest things, why not something important like solar?

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. Regina Kolber

Mr. Pete Gordon  
2190 N Norcross Tucker Rd  
Norcross, GA 30071-3458  
(678) 910-6239

Mar 16, 2012

Alfred Pollard

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

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Let us get our focus back on what is important to our nation. Let the common people get some financing 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,  
Mr. Pete Gordon

Ms. Carol Casey  
2213 Canary Ct  
Baltimore, MD 21231-2725

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.

My house is perfectly situated for roof-mounted solar panels and I am committed to lowering my use of coal-produced electricity and increasing the percentage of energy I use from alternative sources.

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Thank you for your consideration.

Sincerely,  
Ms. Carol Casey

Ms. Nancy Hiestand  
526 S Campus Way  
Davis, CA 95616-3523  
(916) 756-1796

Mar 16, 2012

Alfred Pollard

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

Dear Alfred Pollard,

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Please stand up for 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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Thank you for your consideration.

Sincerely,  
Ms. Nancy Hiestand

Ms. Karen Gleeson  
88 Hart Rd  
Northport, ME 04849-3419

Mar 16, 2012

Alfred Pollard

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

Dear Alfred Pollard,

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There is no economic or political reason why newly built or newly renovated homes can't have the best possible insulation and (where possible) solar, wind and alternative sources of energy. No reason but greed and corruption from the big energy companies, who may be the funders of some of these programs, and who want to keep their profits up. The FHFA is using taxpayer dollars (OUR MONEY!) for their work and must be held to the highest environmental standards possible.

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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. As you must know, 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. Karen Gleeson

Ms. Thelma Fellows  
16306 Crocheron Ave Fl 1  
Flushing, NY 11358-2014  
(718) 460-6734

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 program should be made available for to non-owner occupied homes as well, as the benefits to all concerned remain 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,  
Ms. Thelma Fellows

Dr. Susan Long  
921 E Broad St  
Tampa, FL 33604-4308  
(813) 857-4830

Mar 16, 2012

Alfred Pollard

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

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Most homeowners do not invest in clean energy because of the large up-front cost. This program reduces that and makes clean energy more 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. Susan Long

Ms. Darlene Heere  
242 Congo Niantic Rd  
Barto, PA 19504-9353  
(610) 754-7315

Mar 16, 2012

Alfred Pollard

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

Dear Alfred Pollard,

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We, in the United States must now try to keep up with other parts of the world where they are energy savvy and saving not only their own area but the entire 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,  
Ms. Darlene Heere

Dr. Eloise Linger  
68 Caldwell St  
Huntingtn Sta, NY 11746-1823

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. 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.

Even if the cost and risk were break-even with current fossil fuel costs and health risks, the long-term benefits and savings for the planet and its residents would warrant our total support for 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,  
Dr. Eloise Linger

Mr. Daniel Hedgecock  
1600 Hampshire Ave S  
Minneapolis, MN 55426-2133

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 strong proponent of utilizing renewable energy to reduce dependence on foreign oil. Only through concerted effort and calculated risk will we be able to move beyond our current economic model.

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. Daniel Hedgecock

Mr. Brian Vick  
1201 Davidson Dr Apt 5  
Fort Collins, CO 80526-2486  
(309) 271-9786

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 a great way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. In allowing this we are not only becoming greener but less dependent upon harmful means of energy to both our bodies and way of life as American citizens.

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. Brian Vick

Roxie Collins  
22056 Highway 19  
Roosevelt, OK 73564-5088  
(580) 639-2623

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,  
Roxie Collins

Mr. Ronald Harris  
2802 50th St S  
Wisconsin Rapids, WI 54494-7171  
(715) 421-4113

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.

Energy efficiency and renewable energy technologies in homes is the smartest way to reduce our country's dependence on fossil fuels

Your assertion that PACE assessments create unreasonable risk doesn't stand up to scrutiny.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards 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. Ronald Harris

Ms. Mary Ann Maher  
9609 N 27th St  
Phoenix, AZ 85028-4721  
(602) 867-7059

Mar 16, 2012

Alfred Pollard

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

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I have solar panels to reduce my 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. Mary Ann Maher

Mr. Russell Wiitala  
1382 Belmont Rd  
Raymond, WA 98577-9106  
(360) 942-2021

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. Russell Wiitala

Bernard Couming  
32 Camelot Ct  
Stoughton, MA 02072-6015  
(781) 344-3773

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 case wherein the FHFA overreaches into individual decision making in the home energy market. There are those who would emasculate the good work that FHFA does, and dump the American housing market back to an earlier laissez-faire model. Recognizing the overextension of its interference in the marketplace, and trimming that back is one way to protect this body from more draconian reactionary surgery.

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

Thank you for your consideration.

Sincerely,  
Bernard Couming

Mr. Gene And Louise Whitaker  
12247 Spicers Mill Rd  
Orange, VA 22960-2109  
(540) 661-0150

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 innovative PACE programs encourage homeowners to make socially important improvements to their 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.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards 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. Gene And Louise Whitaker

Ms. Lisa Pollei  
9578 Thunderbluff Rd NW  
Oronoco, MN 55960-2033

Mar 16, 2012

Alfred Pollard

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

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Thank you for your time and attention.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards 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 Pollei

Mr. Michael Wildermuth  
3801 Linfield Ln  
Lima, OH 45806-1624  
(419) 999-6461

Mar 16, 2012

Alfred Pollard

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

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The experience of my brother, who has solar-panels installed at his home, has made it clear to me that this technology has arrived and the cuts to his fuel-oil costs show the wisdom of the investment.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards 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. Michael Wildermuth

Ms. Lynn Learch  
17285 Tamara Ln  
Royal Oaks, CA 95076-9009  
(831) 728-2830

Mar 16, 2012

Alfred Pollard

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

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When my husband and I move to the East, we will definitely be looking hard at solar energy because of the costs of cooling and heating a home. It is worth the investment to us. We have installed all energy light bulbs and a tankless hot water heater and a new PG&E utility meter and have seen first hand what a difference it makes in energy costs. I know this nation is energy hungry but it is also energy wasteful.

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Thank you for your consideration.

Sincerely,  
Ms. Lynn Learch

Mrs. Lisa Fox  
26675 Meadow Ridge Dr  
Elko, MN 55020-8535

Mar 16, 2012

Alfred Pollard

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

Dear Alfred Pollard,

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My husband and I will be closing on our first home this April. We plan to create as sustainable a home as possible, including organically growing flowers, fruits and vegetables in our garden, raising chickens, and we hope to install solar panels in the future. As a one income family of 5, access to the PACE program would make that a much more feasible investment for our family, just like many others.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards 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. Lisa Fox

Mrs. elizabeth cunningham  
1746 NW 57th St Apt 402  
Seattle, WA 98107-5607

Mar 16, 2012

Alfred Pollard

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

Dear Alfred Pollard,

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Everyone knows we need to move way from fossil fuels for national security reasons and for our health, therefore, why are we not helping homeowners take charge of doing 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,  
Mrs. elizabeth cunningham

Ms. Dian Buehlmeier  
191 Oak Ave  
Wyckoff, NJ 07481-3207

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,  
Ms. Dian Buehlmeier

Ms. Janet Dix  
923 Saint Clair Ave  
Charlottesville, VA 22901-4139  
(434) 979-3242

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 have this option to install solar panels with the help of a home 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,  
Ms. Janet Dix

Mr. Robert Palms  
26717 5th Ave NE  
Arlington, WA 98223-9097

Mar 16, 2012

Alfred Pollard

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

Dear Alfred Pollard,

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The grid is failing and I still pay an Enron premium on top of my power bill.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards 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 Palms

Mr. Jack Hartley  
261 Villa Rd  
Twin Falls, ID 83301-8027

Mar 16, 2012

Alfred Pollard

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

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There are many simple, inexpensive ways to make your home more thermally efficient. One of several ways I have implemented is simply planting deciduous trees on the southside of the house to shade the house in summer and allow the sun to warm it in winter after the leaves have fallen.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards 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. Jack Hartley

Mr. Jim Boone  
3112 Ivory Coast Dr  
Las Vegas, NV 89117-2346

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 program makes sense; we need to keep it.

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Thank you for your consideration.

Sincerely,  
Mr. Jim Boone

Mr. bob zimmerman  
1027 S Haddow Ave  
Arlington Heights, IL 60005-3225  
(847) 593-7493

Mar 16, 2012

Alfred Pollard

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

Dear Alfred Pollard,

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I would really like to purchase and install a solar system for my house but right now it is not economically feasible. With the PACE program it seems to me that this could become a real possibility. Please reconsider dropping the opposition to the PACE program so my neighbors and I can start our own GREEN revolution!

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards 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. bob zimmerman

Mrs. Barbara Stasiak  
10833 Cody Ln  
Fishers, IN 46037-8945

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. Barbara Stasiak

Mr. Kelly McConnell  
11375 SW Erste Pl  
Tigard, OR 97223-3950  
(503) 891-4668

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 want CLEAN energy and nothing is cleaner than solar or wind power. I would rather see my tax dollars support expanding our wind and solar power generation than be wasted on wars.

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. Kelly McConnell

Mr. Pierre Floege  
117 Cranes Corner Rd  
Falmouth, VA 22405-1478  
(540) 899-3985

Mar 16, 2012

Alfred Pollard

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

Dear Alfred Pollard,

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Investing in alternative energy is the only way we will achieve energy independence  
Solar, methane generation, current harnessing and many other technologies exist today, we should be taking advantage of all these free energy sources instead of pushing for more 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. Pierre Floege

Ms. Amy Manganelli  
5 Park Vale Apt 1a  
Brookline, MA 02446-6216

Mar 16, 2012

Alfred Pollard

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

Dear Alfred Pollard,

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This seems more like a political move. Everyone got over the initial investment to start extracting and processing fossil fuels. Clean, alternative energy is the future. We must be allowed to implement it without being penalized.

Thank you for your time and attention to this urgent matter. I appreciate the opportunity to share my comments and concerns with 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. Amy Manganelli

Ms. Susan Brauser  
200 W 79th St  
New York, NY 10024-6212  
(212) 362-1724

Mar 16, 2012

Alfred Pollard

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

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I expect investments in renewables personally and publicly to be the most worthwhile investment we can make. We need to invest greatly in renewables! It is the way to a sustainable, sensible, healthy future! 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. Susan Brauser

Ms. Nancy Rutland  
284 Andrews Ln  
Corrales, NM 87048-7453  
(505) 898-1555

Mar 16, 2012

Alfred Pollard

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

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It makes too much sense to support homeowner's investments in alternative energy. I plan to install a photovoltaic system in the future and would consider it a plus if I were in the market to buy a new home and the house had an alternative energy source in place.

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. Nancy Rutland

Mr. Kenneth Mooney  
200 W 79th St  
New York, NY 10024-6212  
(212) 362-1724

Mar 16, 2012

Alfred Pollard

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

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We need to do this now! I expect investments in renewables personally and publicly to be the most worthwhile investment we can make. We need to invest greatly in renewables! It is the way to a sustainable, sensible, healthy future! 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. Kenneth Mooney

Ms. Susan Norton  
322 Austin Branch Rd  
Leicester, NC 28748-5403

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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Solar energy brings free fuel deliveries daily. The best way to predict the future is to help create it. Clean and natural renewable energy is the future I want 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. Susan Norton

Ms. Rowena Donelson  
7637 Woodland Rd  
Ferndale, WA 98248-9714  
(360) 380-4211

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.

I have installed panels on my home. They are a great boon to my household finances, and more importantly to the environment. I would like to add more panels, and eventually buy an electric car to further wean my household from fossil fuels. The panels are very productive even here in the rainy, cloudy Pacific Northwest. I can only imagine how productive they would be in a state such as Colorado that has many sunny days even when there is snow on the ground.

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. Rowena Donelson

Dr. Leigh Henderson  
3001 Guilford Ave  
Baltimore, MD 21218-3926  
(410) 235-3096

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 one of the factors in reducing our country's dependence on fossil fuels, reducing pollution, improving public health and curbing climate change. The PACE programs address the barriers that confront homeowners wanting to use clean, efficient, and renewable energy. The programs keep 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" for homeowners doesn't stand up to scrutiny. Clean energy investments can be among the most profitable that one can make to a home by lowering operating cost. In addition, the Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale.

It seems to me that the only "unreasonable risk" is to coal and oil company profits.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards 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. Leigh Henderson

Mrs. Christine Mallar  
4305 NE 76th Ave  
Portland, OR 97218-3951  
(503) 493-4323

Mar 16, 2012

Alfred Pollard

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

Dear Alfred Pollard,

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I am very interested in this program and plan to install solar on my home within the next 2 years

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. Christine Mallar

Mr. William Sickmiller  
638 Woodrow Pl  
Lodi, CA 95240-4326

Mar 16, 2012

Alfred Pollard

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

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If Jimmy Carter's programs had been given the respect and foresight that was deserved our country would have the clean energy technology to weather this current energy storm. Unfortunately Ronald Reagan did not have the vision for the future that was needed. His administration removed the solar panels and then put all the money into nuclear. There are other energy sources that have not been explored. Thankfully this administration has at least brought the idea of alternatives should be explored.

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Thank you for your consideration.

Sincerely,  
Mr. William Sickmiller

Mr. Chris Richards  
1188 13th St  
Arcata, CA 95521-5571

Mar 16, 2012

Alfred Pollard

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

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Thanks in advance!

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards 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. Chris Richards

Mr. George Loveday  
18376 Harmony Pl  
Grass Valley, CA 95949-9711  
(530) 268-1589

Mar 16, 2012

Alfred Pollard

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

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HELLO, ANYONE AT HOME?

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Thank you for your consideration.

Sincerely,  
Mr. George Loveday

Ms. Lisbeth Caccese  
13753 Wyandotte St  
Van Nuys, CA 91405-2616

Mar 16, 2012

Alfred Pollard

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

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I think this issue is really a "no-brainer"! Just how are we supposed to wean ourselves from dependence on fossil fuels and, more importantly create jobs that CANNOT be shipped overseas, if the FHFA decides that the PACE programs are "risky"? Aren't the benefits worth the risks?

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards 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. Lisbeth Caccese

Ms. Tracy Elliott  
11331 Valley Spring Ln  
Studio City, CA 91602-2612  
(818) 761-5802

Mar 16, 2012

Alfred Pollard

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

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As the proud owner of a solar system, I find it sad that my neighbors cannot do the same due to being cash strapped. I was lucky, they need assistance. This is a great opportunity to have more communities come together and become energy independent. It's a no brainer here in sunny southern 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,  
Ms. Tracy Elliott

Ms. Marcia Bever  
699 Central Ave  
Menlo Park, CA 94025-2606  
(650) 322-8869

Mar 16, 2012

Alfred Pollard

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

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This is an easy way for the government to support the mass adoption of clean energy, while hardly spending a dime to do so! Please reinstate this valuable 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. Marcia Bever

Dr. Brian Watson  
1657 N Hood St  
Wichita, KS 67203-2848

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. Brian Watson

Mr. S Spacek  
925 Highway 80  
San Marcos, TX 78666-8141

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. S Spacek

Mr. Rick Bernard  
230 Oak Springs Dr  
San Anselmo, CA 94960-1356  
(415) 847-2847

Mar 16, 2012

Alfred Pollard

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

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If we had renewable energy on every home we could get rid of the cancer spewing waste creating nightmare that is nuclear 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,  
Mr. Rick Bernard

Mr. Jimmy Clements  
PO Box 128  
Radisson, WI 54867-0128  
(715) 945-2397

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.

Giving new Home owners the opportunity to invest in clean energy that would reduce the need for oil, coal or other polluting energies would not only help to clean up the planet but would also help the homeowner reduce their energy needs, whether their heating or electrical. There are technologies today that reduce the need for fossil fuels by using the sun to heat the home. Some of these require very little investment with big paybacks. The sun will always shine and the wind will always blow, helping a home owner use these resources seems like the best thing to do, in my opinion. 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.

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. Jimmy Clements

Ms. Eve Muir  
920 Delachaise St  
New Orleans, LA 70115-1223  
(504) 899-7995

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. Eve Muir

Ms. Marianne Damon  
4900 New Ramsey Ct  
San Jose, CA 95136-2936

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.

After researching this issue, I've come to the conclusion that this program could be of significant benefit to my community here in San Jose, CA. Our area is home to innovation, and I believe a strong showing here will pave the way for success in other communities across the country.

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. Marianne Damon

Ms. Lisa Petrie  
11 Debra Dr  
Carolina, RI 02812-1007

Mar 16, 2012

Alfred Pollard

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

Dear Alfred Pollard,

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I recently looked into putting solar panels on our rooftop--an ideal location, with full sun virtually all day long--but found out that we couldn't do it because the up-front costs would be prohibitive.

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Thank you for your consideration.

Sincerely,  
Ms. Lisa Petrie

Mrs. Cindy Townsel  
9839 W Grantosa Dr  
Wauwatosa, WI 53222-1408

Mar 16, 2012

Alfred Pollard

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

Dear Alfred Pollard,

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I didn't even KNOW this was available until I heard it was being dropped. Shame on Washington yet again.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards 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 Townsel

Mr. Joel Carlson  
3634 Loren St NE  
Lacey, WA 98516-3402

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 not let corrupt Republicans destroy our planet with fossil fuels!

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. Joel Carlson

Mr. Joseph Wolanin  
2766 Churchill Downs  
The Villages, FL 32162-6342

Mar 16, 2012

Alfred Pollard

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

Dear Alfred Pollard,

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Do the right thing to help homeowners save, so they can keep the economy moving in a positive direction

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards 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 Wolanin

Mr. Dave Redding  
609 East Market St Ste 207  
Charlottesville, VA 22902-5379  
(434) 826-9505

Mar 16, 2012

Alfred Pollard

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

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This worked for my home and lowered our energy bills also! With the cost of the solar panels being reduced by 40% the costs are much lower than a few years 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,  
Mr. Dave Redding

Maria Albergato  
PO Box 549  
Sandpoint, ID 83864-0549

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 future is NOW! We cannot wait to apply energy alternative technologies in our homes. The more we expand the alternative energy industry, the more affordable it can become for more people. My husband and I have invested our time and money in finding alternative ways to heat and supply power to our home. It requires trade offs to afford the changes, but we must begin somewhere.

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Please consider the importance of this enterprise and provide incentive to more people to invest in our 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,  
Maria Albergato

Ms. Carlene Petty  
780 Highway 44 W Lot 50  
Shepherdsville, KY 40165-6073

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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Personally, I want to invest in clean energy in my home. I want solar panels on my roof and electricity generated from other than fossil fuels. But, right now, I cannot afford to put these in.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards 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. Carlene Petty

Ms. Eva Coffee  
PO Box 32  
Booneville, AR 72927-0032

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 sounds like a great program and it is one I would be really interested in taking part. Please keep it 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,  
Ms. Eva Coffee

Ms. Jeanne Harasemovitch  
921 The Alameda  
Berkeley, CA 94707-2311  
(510) 527-9106

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 Investment 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. Jeanne Harasemovitch

Mr. Michael Scott  
2001 21st Ave S Apt 304  
Nashville, TN 37212-4323

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 Scott

Ms. Georgia Copeland  
8601 Marty St  
Overland Park, KS 66212-1967  
(913) 648-1750

Mar 16, 2012

Alfred Pollard

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

Dear Alfred Pollard,

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Please consider these changes so private homeowners may enjoy this opportunity to use renewable energy in their 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. Georgia Copeland

Ms. Marilyn Cormier  
24 Tenney Rd  
Sandown, NH 03873-2301

Mar 16, 2012

Alfred Pollard

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

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This makes sense for all concerned about energy savings, jobs and the environment. Please do what is right. 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,  
Ms. Marilyn Cormier

Mr. Thomas Manning  
100 Montpelier Dr  
Pendleton, SC 29670-1651  
(864) 646-5171

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 is FALSE.

In fact, clean energy investments are among the most profitable that can be made to a home. 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.

**RE-INSTATE RECOGNITION OF 'PACE' PROGRAMS IN YOUR LENDING 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,  
Mr. Thomas Manning

Susan Setterholm  
1000 Sutter St  
San Francisco, CA 94109-5818  
(408) 368-8812

Mar 16, 2012

Alfred Pollard

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

Dear Alfred Pollard,

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Make clean energy 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.

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Thank you for your consideration.

Sincerely,  
Susan Setterholm

Mrs. Mary Klein  
1816 Reading Ln  
Prescott, AZ 86301-5503

Mar 16, 2012

Alfred Pollard

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

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**STOP PIMPING FOR BIG COAL, GAS AND OIL AND GIVE US MORE WIND AND SOLAR POWER CHOICES!!!!!!!!!!!!!!!**

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards 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. Mary Klein

Dr. Duane Gebhard  
19715 Grandview Dr  
Park Rapids, MN 56470-5315  
(218) 732-5908

Mar 16, 2012

Alfred Pollard

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

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We are considering installing solar energy plates on our roof, and would appreciate the support the residential PACE program would give.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards 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. Duane Gebhard

Dr. James Harmon  
813 E Normal St  
Kirksville, MO 63501-4168

Mar 16, 2012

Alfred Pollard

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

Dear Alfred Pollard,

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I already have five solar panels on my home for hot water production. The PACE program would ease my financial decision to add photovoltaic panels to drive the electrical system for the solar hot water system at times when power for the grid is interrupted. With PACE assistance I will add photovoltaic to our energy-mix. In the final analysis: 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. James Harmon

Dr. Kathryn Corio  
190 E Elmhurst Ave  
Elmhurst, IL 60126-2941

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 seen PACE money used for projects that had little effect on the stated goals of PACE. Let's use that money for real changes in creating 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,  
Dr. Kathryn Corio

Mr. Denis Dionne  
50 Bucks Ct  
Laconia, NH 03246-1305  
(603) 524-3959

Mar 16, 2012

Alfred Pollard

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

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Investing in our future is a smart 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. Denis Dionne

Ms. Mary Watson  
917 E Washington St  
Boise, ID 83712-7322  
(208) 345-0384

Mar 16, 2012

Alfred Pollard

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

Dear Alfred Pollard,

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Let's make this happen!!

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards 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 Watson

Mrs. Katherine Crespino  
4303 Harbour View Rd  
Manhattan, KS 66503-9021

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've been wanting to switch our home over to clean, renewable energy sources, but the initial cost is too much. This program would help us to accomplish that goal, as well as reduce our nation's pollution and need for foreign oil.

Please support the PACE program, and thank you for your consideration of 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,  
Mrs. Katherine Crespino

Mr. Peter & Elizabeth Beatty  
2063 Begonia St  
Casper, WY 82604-3758  
(307) 234-5222

Mar 16, 2012

Alfred Pollard

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

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I think solar is a good way to go. This will get America off 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 & Elizabeth Beatty

Mr. Jamin Carlson  
1648 15th SW  
Bemidji, MN 56601  
(218) 310-7273

Mar 16, 2012

Alfred Pollard

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

Dear Alfred Pollard,

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Let's move out of the dark ages of energy into the enlightened period.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards 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. Jamin Carlson

Mr. Jack Hartley  
261 Villa Rd  
Twin Falls, ID 83301-8027

Mar 16, 2012

Alfred Pollard

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

Dear Alfred Pollard,

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There are many simple, inexpensive ways to make your home more thermally efficient. One of several ways I have implemented is simply planting deciduous trees on the southside of the house to shade the house in summer and allow the sun to warm it in winter after the leaves have fallen.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards 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. Jack Hartley

Ms. Sabine Prather  
123 Sackett Rd  
Westfield, MA 01085-4043  
(413) 949-3914

Mar 16, 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,  
Ms. Sabine Prather

Mrs. Eileen Hutchins  
2907 Pass A Grille Way  
St Pete Beach, FL 33706-4144

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 in sunny Florida, we welcome the opportunity to apply the use of solar 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. Eileen Hutchins

Kimberly Rowlett  
3342 Tunnel Hill Rd SW  
Cleveland, TN 37311-8338

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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We need many more non-real estate, non developer oriented, environmental, clean energy democrats appointed/elected in and retained on all levels of TN, (including the TVA, itself) Gov in 2012, if we are allowed 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,  
Kimberly Rowlett

Mrs. Lj Tanaka  
PO Box 1135  
Solana Beach, CA 92075-7135

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.

Many other countries have far exceeded America's use of alternate energy usage and it's quite frankly embarrassing to see how ignorant and ecologically stupid my own country is acting. It's time we got our heads out of our asses, faced Global Warming and DID SOMETHING!

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards 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. Lj Tanaka

Ms. Thelma Follett  
PO Box 28804  
Bellingham, WA 98228-0804  
(360) 671-0434

Mar 16, 2012

Alfred Pollard

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

Dear Alfred Pollard,

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Our family has wanted to install solar panels in our home for years now; but, being below the poverty level has prevented us from making that investment.

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Thank you for your consideration.

Sincerely,  
Ms. Thelma Follett

Ms. Patricia Gahagan  
1580 Dog Pond Rd  
East Calais, VT 05650-8134

Mar 16, 2012

Alfred Pollard

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Plus, adding to both recovery and innovation in the USA economic picture!  
Like other modern countries.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards 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 Gahagan

Mrs. Carol Bennett  
1229 Geneva St  
Glendale, CA 91207-1430  
(818) 500-8412

Mar 16, 2012

Alfred Pollard

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

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We have solar and the savings are incredible. I can't help but imagine what an incredible savings to our country, as well as employ 100,000s of workers, for the U.S. to increase residential 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. Carol Bennett

Ms. Carol Tansey  
115 Krumkill Rd  
Albany, NY 12208-1246

Mar 16, 2012

Alfred Pollard

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

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Please re-invest in PACE. Be on the side of clean energy.

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Thank you for your consideration.

Sincerely,  
Ms. Carol Tansey

Mrs. Pam Steeg  
4660 Ivanhoe Rd  
Jacksonville, FL 32210-5805  
(904) 387-1168

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.

Are you kidding! How could you drop this program!!!

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Thank you for your consideration.

Sincerely,  
Mrs. Pam Steeg

Ms. Verna  
Cocks  
327 E 82nd St  
New York, NY 10028-4659  
(212) 288-3316

Bloom

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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Sincerely,  
Verna Bloom Cocks  
327 East 82nd Street  
New York, NY 10028

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Thank you for your consideration.

Sincerely,  
Ms. Verna

Bloom Cocks

Ms. Cheryl Willis  
138 Hearst Ave  
San Francisco, CA 94131-3136

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.

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Thank you for your consideration.

Sincerely,  
Ms. Cheryl Willis

Mrs. Francoise Lagasse  
1000 Delafield Rd  
Aspinwall, PA 15215-1802

Mar 16, 2012

Alfred Pollard

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

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I have seen that technology take off and be profitable in France in my own experience.

Don't let other countries take the lead 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,  
Mrs. Francoise Lagasse

Mr. Melvin Taylor  
6585 Calvine Rd  
Sacramento, CA 95823-5780

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,  
Mr. Melvin Taylor

Mr. Albert Ward  
6820 Ashland Ave  
Las Vegas, NV 89145-5360  
(702) 545-7460

Mar 16, 2012

Alfred Pollard

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

Dear Alfred Pollard,

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Peace..

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards 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. Albert Ward

Kerri King  
42399 Rambling Ln  
Aguanga, CA 92536-9533  
(951) 551-4658

Mar 16, 2012

Alfred Pollard

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

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We need to take every action possible to establish renewable energy in every aspect of energy needs. It is the ONLY way we all will be able to survive on Planet Earth! This, above everything, should be our first priority.

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Thank you for your consideration.

Sincerely,  
Kerri King

Mr. Mike Friedman  
127 30th St  
San Francisco, CA 94110-5403  
(415) 823-9990

Mar 16, 2012

Alfred Pollard

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

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Last year when the PACE program was unexpectedly halted, we were about to sign a contract to do \$50,000 worth of energy efficiency improvements to our 1908 victorian duplex. That is money that would've helped to stimulate the economy and provide jobs for local workers.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards 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. Mike Friedman

Mrs. AUDREY REED  
11148 Reed Rd  
Howey IN The Hills, FL 34737-4220  
(352) 324-3016

Mar 16, 2012

Alfred Pollard

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

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Mrs. AUDREY REED

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11148 Reed Rd  
Howey IN The Hills, FL 34737-4220  
(352) 324-3016

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Thank you for your consideration.

Sincerely,  
Mrs. AUDREY REED

Mr. Joe Sullivan  
64 Rockland St  
North Easton, MA 02356-2504  
(508) 818-0669

Mar 16, 2012

Alfred Pollard

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

Dear Alfred Pollard,

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RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Sincerely,

Joe Sullivan  
64 Rockland St  
North Easton, MA 02356-2504

UNITED STATES

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Thank you for your consideration.

Sincerely,  
Mr. Joe Sullivan

Dr. Michael Melampy  
143 Westbridge Dr  
Berea, OH 44017-1547  
(440) 826-2263

Mar 16, 2012

Alfred Pollard

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

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The federal government needs to be doing everything in its power to promote clean, renewable energy and reduce our use of fossil fuels. The PACE program does just that and deserves strong support from 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,  
Dr. Michael Melampy

Mr. Philip Knopp  
603 Green Hill Ln  
PO Box 610  
Churchville, VA 24421-2523  
(540) 448-2462

Mar 16, 2012

Alfred Pollard

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

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Well, we could always legalize and raise Industrial Hemp. That alone could help to detoxify our soil. We could utilize organic bio mass materials to create methane, (natural gas). And then we could stop the aggressive suppression of the ZERO POINT and OVER UNITY type energy technologies which are, after all, the true solution to our planetary energy needs. Radical? Yes?

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards 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. Philip Knopp

Ms. Deborah Gilbert  
PO Box 224  
Leland, MI 49654-0224  
(231) 256-9227

Mar 16, 2012

Alfred Pollard

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

Dear Alfred Pollard,

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ALL OF THIS MAKES GREAT SENSE TO ME. WE HAVE A HOME IN SUN VALLEY, IDAHO, TOO, WHERE SOLAR PANELS SHOULD BE MANDATORY. WE HAVE LOTS OF OPTIONS THAT WOULD CUT POLLUTION IF WE ONLY HAD THE NATIONAL WILL TO 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,  
Ms. Deborah Gilbert

Ms. Molly Stone  
77 Chestnut St  
Camden, ME 04843-2211  
(207) 236-4033

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. Molly Stone

Ms. Kathleen Massanari  
1700 S Main St  
Goshen, IN 46526-4724  
(574) 535-7567

Mar 16, 2012

Alfred Pollard

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

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RIN 2590-AA53 Mortgage Assets Affected by PACE Programs

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Sincerely,  
Kathleen Massanari

1700 S Main St  
Goshen, IN 46526-4724  
United States

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Thank you for your consideration.

Sincerely,  
Ms. Kathleen Massanari

Mrs. Gwynneth Beil  
1404 Ford Rd  
Elyria, OH 44035-1742

Mar 16, 2012

Alfred Pollard

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

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Please bring back PACE!

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Thank you for your consideration.

Sincerely,  
Mrs. Gwynneth Beil

Mrs. Chris Kees  
5558 Mark Cir  
Sun Valley, NV 89433-7521  
(775) 772-1441

Mar 16, 2012

Alfred Pollard

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

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DEAR SIR: WITH MY FORCED RETIREMENT DUE TO HEALTH ISSUES, WE ARE DOWN TO OUR LAST FEW DOLLARS, LITERALLY, BY THE END OF THE MONTH.

COSTS OF ENERGY CONTINUE TO SKYROCKET.

EVEN OUR WATER BILL OUTPACES US, AND WE HAVE HAD TO GO TO ULTRA ZERASCAPE, AS IN NO GREEN!!!! OUR BEAUTIFUL YARD, FLOWERS, LAWN AND TREES ARE GONE! THE COSTS OF GASOLINE IS PATHETIC. WE NEED TO FIND FUEL IN THIS COUNTRY AND FAST.

THE ARABS AND GREENIES WILL JUST HAVE TO DEAL WITH IT! WE HAVE THE KNOWLEDGE AND THE ABILITY TO SOLVE THIS! JUST DO IT!!!

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Thank you for your consideration.

Sincerely,  
Mrs. Chris Kees

Mrs. Melanie Padgett  
1844 Wili Pa Loop  
Wailuku, HI 96793-1272

Mar 16, 2012

Alfred Pollard

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

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We really want to put solar panels on our home but cannot afford to finance it ourselves, the PACE program would be perfect for us. Please reinstate it 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. Melanie Padgett

Dolly Nylund  
1909 Grandview Ave  
Redding, CA 96001-3423  
(530) 242-0378

Mar 16, 2012

Alfred Pollard

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

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PUT SOLAR BACK ON ALL GOVERNMENT BUILDINGS,...

BUY ELECTRIC CARS FOR ALL GOVERNMENT FLEETS...

SUPPORT WIND FARMS.....PLEASE  
PLEASE  
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,  
Dolly Nylund

Jayne Canale  
206 Lake Arbor Dr  
Palm Springs, FL 33461-2106

Mar 16, 2012

Alfred Pollard

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

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This sounds like a wonderful program. As a resident of south Florida, I always wondered why solar energy equipment was so expensive when it seems like a logical alternative.

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

Thank you for your consideration.

Sincerely,  
Jayne Canale

Mike & Nan Criqui  
13773 Condesa Dr  
Del Mar, CA 92014-3301

Mar 16, 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.

Please support this important 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,  
Mike & Nan Criqui

Dr. Cariann Turbeville  
1117 Bultman Rd  
Madison, WI 53704-8957

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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We need as much help as we can get in trying to make our homes more energy efficient.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards 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. Cariann Turbeville

Mrs. Mary Hood  
7695 Cook Rd  
Plain City, OH 43064-9300  
(614) 873-3531

Mar 16, 2012

Alfred Pollard

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

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We already have a geothermal heat/AC system. As soon as it's affordable, we'd like to install solar panels. We would also consider a wind turbine. Renewable energy is the way to go! Please support PACE!!!

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Thank you for your consideration.

Sincerely,  
Mrs. Mary Hood

Mr. Daryl Joffe  
7057 Florey St  
San Diego, CA 92122-2712

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. Daryl Joffe

Ms. Cynthia Essary  
3528 Moccasin Ave  
San Diego, CA 92117-2628  
(858) 581-9361

Mar 16, 2012

Alfred Pollard

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

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Investing in energy efficiency 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 PACE programs encourage homeowners make these improvements which will keep the investment with the home.

FHFA's assertion that PACE assessments create unreasonable isn't true. 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. Cynthia Essary

Ms. Maureen Barnacle  
165 Captains Cove Dr  
San Rafael, CA 94903-2255  
(415) 893-1177

Mar 16, 2012

Alfred Pollard

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

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We, as a nation and as individuals, need to take all available steps to become free from fossil fuels based energy. We have known this for years, but have pushed off the decisions that would help us move in that direction. It is time. It is necessary. It is an action you can take to bring us a little closer to this important goal.

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Thank you for your consideration.

Sincerely,  
Ms. Maureen Barnacle

Ms. Pamela Ash  
1768 E Grand Ridge Rd  
San Tan Valley, AZ 85140-5242  
(480) 268-7318

Mar 16, 2012

Alfred Pollard

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

Dear Alfred Pollard,

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I took advantage of PACE when I built my new home in 2009-10. I am so happy. My solar cells provide all my electricity for my home including heat and AC. I am careful not to waste electricity, but what I do use My solar system creates. I sell energy back to the electric company. All new houses should be built with solar. The tax deduction really makes a difference in people deciding to go solar. The Canadians in my neighborhood who had no tax deduction did not get 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. Pamela Ash

Mr. Raymond Bilodeau  
PO Box 93  
Worcester, MA 01613-0093  
(774) 317-8093

Mar 16, 2012

Alfred Pollard

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

Dear Alfred Pollard,

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One friend's house, which has had solar panels for several years, has drastically cut their energy costs and occasionally actually pays them for the energy generated. There have been no incidents giving rise to elevated risks.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards 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 Bilodeau

J Honeycutt  
510 S Edenton Road St  
Hertford, NC 27944-1412  
(704) 390-5741

Mar 16, 2012

Alfred Pollard

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

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I would like to use clean energy to power my home, but as a retiree on a small pension I can't afford the cost. PACE would help people like me and would also reduce our national dependence on oil, coal and natural gas, with all their associated damage to 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,  
J Honeycutt

Mr. Shawn Cox  
1820 W 11th Ave  
Spokane, WA 99204-4232

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 would take full advantage of this program if implemented in Washington State. I also can't help but think it would be a boon to our economy and help boost job creation, reduce air pollution, as well as significantly help in the effort to make the United States more energy independent. This program might also act as incentive for American companies to manufacture locally and stay at the forefront of the development of clean technologies if they know they will have an easier time reaching the market and selling these products.

As the Sierra Club writes, "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 help make this program a reality for U.S. homeowners and job creators to take advantage of.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards 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. Shawn Cox

Mrs. Joan Wood  
16703 Elgar Ave  
Torrance, CA 90504-1754  
(310) 532-8042

Mar 16, 2012

Alfred Pollard

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

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I think green energy is definitely the way of the future and the PACE programs are a good way to encourage people to use it. As it becomes more popular, the cost will go down.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards 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. Joan Wood

Mrs. Kayann Vance  
416 Virginia Rd  
Oak Ridge, TN 37830-8908  
(908) 422-1035

Mar 16, 2012

Alfred Pollard

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

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As you know in Tennessee during the 1970's TVA financed solar water heaters. To my knowledge, everyone who had one was pleased with the savings and wanted to continue using solar power. In the 1980's the incentives were taken off just as the life of the solar water heater ended. They could not afford to buy one on their own.

We need to continue programs that foster alternative energies and free the US from non-renewable 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,  
Mrs. Kayann Vance

Mr. George Cooper Jr.  
1100 Glen Reilly Dr  
Fayetteville, NC 28314-5616

Mar 16, 2012

Alfred Pollard

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

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In my view, the most glaring and ridiculous of FHFA's assertions about "unreasonable risk" being created by PACE assessments, is the fact that solar energy is completely ignored as an absolutely FREE source in their reasonings, to date.

This is the type of logic that grows increasingly suspect to working folk trying to give more priority to themselves and their children beyond the heating and cooling costs of their 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,  
Mr. George Cooper Jr.

Miss Lynn Le Mere  
4239 13th Ave S  
Minneapolis, MN 55407-3219  
(612) 354-3677

Mar 16, 2012

Alfred Pollard

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

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I believe clean energy is our future. As a nurse I can see it improving health of our planet and citizens. Why deny the inevitable need for it and act now. It can help the economy in so many ways: providing jobs, cleaner environment, increased health of citizens, and decrease health care cost.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards 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 Lynn Le Mere

Mr. Wison Bagwell  
PO Box 512  
Earleton, FL 32631-0512  
(352) 468-1790

Mar 16, 2012

Alfred Pollard

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

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Individuals contribute at least 50% to the positive things in our society.....Big Business frequently sees only \$\$\$ and their contribution can be limited by such mindset.....

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Thank you for your consideration.

Sincerely,  
Mr. Wison Bagwell

Ms. Cathy Gattuso  
2200 Homedale Dr # A  
Austin, TX 78704-2759  
(512) 448-9195

Mar 16, 2012

Alfred Pollard

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

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Please adding me to the list of people that think clean energy is important to us all.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards 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. Cathy Gattuso

Mrs. Sara Hale  
837 Golden Eye Ct  
Blythewood, SC 29016-9250  
(484) 431-7923

Mar 16, 2012

Alfred Pollard

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

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Any way we as homeowners can save money on energy and help reduce pollutants from power plants is a good investment!

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards 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. Sara Hale

Ms. Wandis Wilcox  
1860 Via Pacifica Apt 1201  
Aptos, CA 95003-5873  
(831) 662-0399

Mar 16, 2012

Alfred Pollard

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

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I'm in agreement with the Sierra Club that believes in Investing in energy efficiency and renewable energy technologies in homes as the smartest 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 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.

From what I've learned, 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. Wandis Wilcox

Mr. David Mikkelsen  
281 Jefferson Rd  
Princeton, NJ 08540-3453

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. David Mikkelsen

Mrs. Lois Strand  
818 E Sumter Way  
Spokane, WA 99208-5755  
(509) 467-8773

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.

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 be very, very interested in this program. Please reinstate 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,  
Mrs. Lois Strand

Mrs. Rosary Grande  
102 Maplehurst Rd  
Rochester, NY 14617-4510

Mar 16, 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. What 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 stimulate the economy.

Please knock off the lame excuses and stalling. It's inane and the people are really tired of 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,  
Mrs. Rosary Grande

Mr. Vikram Seetharaman  
32280 Wintergreen Dr  
Solon, OH 44139-1356

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. Vikram Seetharaman

Mr. Cordell Hoffman  
860 Carl Ave  
Anoka, MN 55303-1444

Mar 16, 2012

Alfred Pollard

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If we don't start investing in cleaner energy, then what do you think will happen when we have no fossil fuels left? We'd have an energy crisis on our hands, and before you know it the countrys ugly side will show.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards 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. Cordell Hoffman

Mrs. Mary Graf  
13801 Shoup Ave  
Hawthorne, CA 90250-6558

Mar 16, 2012

Alfred Pollard

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

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I have solar on my roof and love it and the savings in energy cost, Everyone should be allowed to have solar. The government could save alot of our tax dollars if they put solar on federal and state buildings. 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. Mary Graf

Mr. James D. Frazier  
32 Brookdale Dr  
Redlands, CA 92373-5065  
(909) 793-4615

Mar 16, 2012

Alfred Pollard

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

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Most of us are not members of the "1%", we are the "other 99%", members of the middle class, and without things like the "PACE programs" we can not afford to install Solar energy systems for our 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,  
Mr. James D. Frazier

Anne Hammond  
5091 Neptune Dr  
Solon, OH 44139-1132  
(440) 248-9153

Mar 16, 2012

Alfred Pollard

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

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Our health and that of all life on the planet is paramount.

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

Thank you for your consideration.

Sincerely,  
Anne Hammond

Mr. randy zechman  
10381 Observatory Dr  
San Jose, CA 95127-2635  
(408) 254-2850

Mar 16, 2012

Alfred Pollard

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As the CEO for Clean Solar, a local solar installer in Northern CA, we are fast growing business. We will be doubling our workforce this summer. PACE will help our business hire more staff to keep up with the increased sales and interest in Solar. PACE is one the most important vehicles to help grow solar in this decade.

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Carpe Diem,  
Randy Zechman  
Clean Solar  
888-551-7652  
1445 Koll Circle  
Suite 109  
San jose, ca 95112

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Thank you for your consideration.

Sincerely,

Mr. randy zechman

Mr. Vince & Sandi Vanacore  
77 Blazer Pl  
Monterey, TN 38574-7296  
(561) 625-1849

Mar 16, 2012

Alfred Pollard

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We MADE SOME IMPROVEMENTS AND RECEIVED A TAX CREDIT that was needed and would like to continue to make improvements to conserve energy. The tax credit was a great 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. Vince & Sandi Vanacore

Kathleen O'Keeffe  
1507 Hollywood St  
Durham, NC 27701-1434  
(919) 956-9964

Mar 16, 2012

Alfred Pollard

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

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I have long wished I could use the sunshine I get here in North Carolina for energy in my home, and this program would be the feasible way to 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,  
Kathleen O'Keeffe

Mrs. Robert And Jean Forsberg  
245 Julian Woods Ln  
Julian, PA 16844-8617  
(814) 355-5755

Mar 16, 2012

Alfred Pollard

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I dream of some day being able to transform all my family's energy to solar, wind, geothermal, and other sustainable sources that do not harm my Mother Earth and all of us, her children.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards 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. Robert And Jean Forsberg

Barbara Kellam-Scott  
6 Birch Rd  
Sussex, NJ 07461-4449

Mar 16, 2012

Alfred Pollard

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I live alone in an 80-year-old lake cabin that was winterized in the 1970s. The oil burner, which dates from the winterization, also supplies my hot water; that means it runs all summer. Needless to say, it's also become unreliable. Because my property slopes, my kitchen is about 3/4 below grade, so I'm already using geothermal heating and cooling, but I'd like to make it more active and switch my backup heating to some combination of electric and propane, with point-of-use hot water. Upstairs, there are also 3 large jalousie windows dating from before the winterization -- you can imagine how inefficient they are -- and several smaller windows that also need replaced.

Though New Jersey is notorious for its high property taxes, I am fortunate that I owe less on my (3rd) FHA mortgage than the recent reassessment, and that land has maintained value in my locality. What I'm spending in oil alone, however, is an undue burden and an embarrassment as our nation struggles to move forward on renewable energy. PACE is exactly what the FHA needs to make my property an asset rather than a drain on all of us.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards 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 Kellam-Scott

Samantha Pugliese  
222 Crestview Dr  
Thomasville, NC 27360-3202

Mar 16, 2012

Alfred Pollard

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This change is also beneficial in communities. While not scientifically backed, its true that when one house in a neighborhood does something out of the ordinary like this, others tend to copy in order "keep up with the Robinsons".

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

Thank you for your consideration.

Sincerely,  
Samantha Pugliese

Mr. Ivan Sherwood  
1451 W McNeil Apt C7  
Show Low, AZ 85901-5790  
(928) 532-5870

Mar 16, 2012

Alfred Pollard

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It saves in one of the most expensive parts of getting energy to the homes, and that is in transporting it. Power lines and the such.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards 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. Ivan Sherwood

Mr. Adam Lindner  
11461 State Route 691  
Nelsonville, OH 45764-9483

Mar 16, 2012

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home energy production is an emerging market that America might want to seize upon before pollution or foreign competition advances beyond our competition. more-over the versatility of electricity as a fuel for transit heat, etc.. makes it "money in the bank" as opposed to money in big oil's hands.

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Sincerely,  
Mr. Adam Lindner

Mr. Tom Feck  
W6258 Park Dr  
Burnett, WI 53922-9607  
(608) 868-7488

Mar 16, 2012

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

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There are so many roofs in this country, it seems obvious that there should be solar panels on every one that faces south.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards 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. Tom Feck

Thomas & Pat Willis  
PO Box 34  
72 Garondah Rd.  
Rainbow Lake, NY 12976-0034  
(518) 327-3433

Mar 16, 2012

Alfred Pollard

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

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Besides making homes more energy efficient, solar panels installation helps to make more jobs and helps the economic recovery. So there is every reason that PACE should continue to help the environment as well as the economy.

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

Thank you for your consideration.

Sincerely,  
Thomas & Pat Willis

Ms. Mary Markus  
10462 Ramona Way  
Garden Grove, CA 92840-2044  
(714) 636-9714

Mar 16, 2012

Alfred Pollard

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**MY HOUSE IS COVERED WITH SOLAR PANELS, AND I AM PROUD OF 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. Mary Markus

Mr. Stephen Couche  
4718 SE 31st Ave  
Portland, OR 97202-3662  
(503) 232-0699

Mar 16, 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 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 in the best interest of our country and our planet to make this investment. More people need to be involved and it needs to be expanded.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards 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 Couche

Ms. Sara Darby  
252 Main St Apt 2  
Hopkinton, NH 03229-2679  
(603) 746-6569

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 attention to and consideration of my concerns on this important 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,  
Ms. Sara Darby

Dr. David Klassen  
271 Meadow Ridge Dr  
Hannibal, MO 63401-2765  
(573) 248-0009

Mar 16, 2012

Alfred Pollard

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

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I am convinced that PACE provides an exciting tool to help Americans move to alternative energy solutions. I have produced a spreadsheet that suggests a doable investment from a community utility could prime the pump for a revolutionary new model for supplying energy to communities. This model would produce savings to consumers and profits to utility companies. I urge support of 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,  
Dr. David Klassen

Mr. Paul Kerman  
4830 15 Mile Rd  
Sterling Heights, MI 48310-5672

Mar 16, 2012

Alfred Pollard

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Thank you for your consideration.

Sincerely,  
Mr. Paul Kerman

Ms. Katherine Bensusen  
HC 74 Box 24713  
El Prado, NM 87529-9536  
(505) 776-5109

Mar 16, 2012

Alfred Pollard

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

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I investigated solar panels for my home last year, but they were way too expensive and there was no tax credit possible. Very bad for Americans. Europeans are 10 years ahead of us in saving energy. Most of us can't afford it if we want to.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards 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 Bensusen

Ms. Beverly Harris  
2215 South St  
Anderson, CA 96007-3442

Mar 16, 2012

Alfred Pollard

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

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I would take advantage of this program as our electric rates are very high here in Northern California. I would, however, like to be able to pay off what I owe without a prepayment penalty, and/or once it is paid for I am no longer taxed.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards 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 Harris

Dr. William 'Skip' Dykoski  
890 9th Ave NW  
New Brighton, MN 55112-2662  
(651) 636-2980

Mar 16, 2012

Alfred Pollard

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

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Every sector needs to do its part to reduce killer storms, droughts (starvation), ocean acidification (lifeless), spreading infestation, coastal inundation (FL mostly gone), rainforests turning into deserts, etc., from excessive greenhouse gas emission.

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 avoid the above climate change crises. 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 'Skip' Dykoski

Mr. Freeman Greer  
4243 Sugar Maple Run  
Flint, MI 48506-5009  
(810) 736-1870

Mar 16, 2012

Alfred Pollard

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

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I think we should embrace programs like these to save energy and create jobs this benefits everyone.

Freeman Greer

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards 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. Freeman Greer

Mr. Kerry Canfield  
4915 SE 45th Ave  
Portland, OR 97206-5034

Mar 16, 2012

Alfred Pollard

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

Dear Alfred Pollard,

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Let's stop thinking short-term investment returns, and instead think long-term -- longer even than the lives of individual owners of a given 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. Kerry Canfield

Ms. Linda Werner  
PO Box 1088  
Tillamook, OR 97141-1088  
(503) 398-5223

Mar 16, 2012

Alfred Pollard

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

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I would like the option of adding energy efficient improvements to my home and paying for it with a property tax increase. That seems to open up a whole new area of property investment that serves many purposes, from increasing the value of my home to using alternative energies.

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.

It seems that these innovative PACE programs address the barriers that often stop homeowners, like myself, 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 hasn't stood up to scrutiny. In fact, clean energy investments can be among the most profitable that one can make to a home.

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Thank you for your consideration.

Sincerely,  
Ms. Linda Werner

Ms. Laura Elias  
4300 Cedar Ave S Apt 2  
Minneapolis, MN 55407-5668  
(612) 203-8893

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 extraordinarily wise -- with long-term benefits on many levels.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards 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 Elias

Ms. Louise Presley  
1616 Jane Dr  
Pasadena, TX 77502-2818  
(734) 308-6249

Mar 16, 2012

Alfred Pollard

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

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I live in SE Texas, a perfect location to reap the benefits of solar 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. Louise Presley

Ms. Deb Miller  
513 S Beaty St  
Athens, AL 35611-3501  
(256) 777-4016

Mar 16, 2012

Alfred Pollard

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

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Our local Habitat for Humanity affiliate, in Athens/Limestone County, AL has been building the best energy efficient homes (LEED platinum) affordably for the last two years. This is NOT risky behavior, it is common sense to support this type of building projects. However, people who retrofit energy saving into their homes or who don't qualify for the Habitat homes don't have these options. Please allow PACE to continue so we can break our dependence on dirty, unsustainable and politically volatile oil production!

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards 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. Deb Miller

Mr. Jeff Brown  
9009 Southport Dr  
Evansville, IN 47711-1066  
(812) 454-1005

Mar 16, 2012

Alfred Pollard

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It is my opinion, that all gas powered lawnmowers and weed-eaters should be battery powered!!!

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Thank you for your consideration.

Sincerely,  
Mr. Jeff Brown

Rosemary Crawford  
1015g Waterwood Pkwy Ste C1  
Edmond, OK 73034-5324  
(405) 844-3226

Mar 16, 2012

Alfred Pollard

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

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My future is clean energy and every American citizen needs to be able to make a choice to make this investment. This investment is one for property, and a cleaner healthier life for all.

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

Thank you for your consideration.

Sincerely,  
Rosemary Crawford

Ms. Judy And Jim Ullman  
52 Spruce Hill Rd  
Weston, MA 02493-2134  
(781) 594-5443

Mar 16, 2012

Alfred Pollard

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

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Please help us to get off the grid which pollutes via fossil fuels and forces us to depend on undependable, volatile sources. Do 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,  
Ms. Judy And Jim Ullman

Mrs. Penelope Keene  
1613 Brices Creek Rd  
New Bern, NC 28562-8500  
(252) 675-8102

Mar 16, 2012

Alfred Pollard

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

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This sounds like a common sense good deal all the way around, not as risky as being at the mercy of dirty and destructive energy sources - coal fired plants, oil drilling, natural gas from ruinous fracking, and others. Dirty energy puts the whole planet and all living things at risk, contributing to chronic, debilitating health conditions which cost billions in lost work time, ridiculously high drug and medical costs, loss of homes and livelihoods.

Let's move forward, not backward. Don't make clean energy something available to only the super 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,  
Mrs. Penelope Keene

Mr. Edward Gill  
210 Morrill St  
Gilford, NH 03249-6422

Mar 16, 2012

Alfred Pollard

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

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PACE is a forward-looking program that a modern progressive country should embrace.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards 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 Gill

Joan Slezak-Fritz  
912 N Delphia Ave  
Park Ridge, IL 60068-2020  
(847) 698-3476

Mar 16, 2012

Alfred Pollard

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

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In fact, you are discriminating against a significant part of the population that is attempting to 1) Reduce GHGs that cause global warming. 2) Remove itself from the domination of the fossil fuel industry. The constant pollution emitted by the production of fossil fuels significantly reduces the value of the homes near those power plants. However, homes near clean energy production can grow crops beneath wind turbines and around solar panels with no loss of 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,  
Joan Slezak-Fritz

Kristina Merendini  
15 Maria Ct  
Huntington Station, NY 11746-2718  
(631) 271-0492

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 commitment and hard work on behalf of our 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,  
Kristina Merendini

Mrs. Linda Albers  
228 Banbury Ave  
Elk Grove Village, IL 60007-3416  
(847) 593-5971

Mar 16, 2012

Alfred Pollard

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

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This is a ridiculous decision to make. It makes me wonder if somehow big oil got involved and persuaded you to reach this decision.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards 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. Linda Albers

Mrs. Pat Csurny  
370 Benedict Rd  
East Dorset, VT 05253-9790

Mar 16, 2012

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When will the citizens of the United States of America be treated as sovereign citizens/stakeholders? We are worth the investment and so are our future generations.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards 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 Csurny

Mr. Thomas Knox  
3593 N Bear Canyon Rd  
Tucson, AZ 85749-8780  
(520) 546-2701

Mar 16, 2012

Alfred Pollard

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

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This program deserves support and expansion.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards 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. Thomas Knox

Frances Harkins  
3700 Venango Ave  
Munhall, PA 15120-3054  
(412) 461-0178

Mar 16, 2012

Alfred Pollard

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

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Why is it that the federal government is willing to underwrite the nuclear industry with billions of dollars, but can't sort out much smaller subsidies to support renewable energy like 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,  
Frances Harkins

Mr. David Schiesl  
40 Spur Rd  
Tonasket, WA 98855-9454  
(509) 429-3250

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. David Schiesl

Lih Young  
1121 Pipestem Pl  
Rockville, MD 20854-5550  
(000) 000-0000

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PROMOTE FAIRNESS, FREEDOM, JUSTICE, PEACE, HUMANITY, PRODUCTIVITY,  
WELL-BEING OF GENERAL PUBLIC.

RESOLVE SOCIO- POLITICAL ISSUES, BALANCING BUDGET. OPPOSE SO CALLED  
"FAIR ELECTION ACT" PUBLIC FINANCE MATCHING SMALL DONORS  
FUND- DO MORE HARM THAN GOOD, RESOURCES BENEFIT "BAD GUYS" AS  
USUAL. TASKS: TOP PRIORITIES: Society in vicious cycles as in need of  
revolution, we MUST act:

(1). Prosecute, eliminate "MURDER- fraud- crime- injustice networks"=  
cruel tyranny= robbery machine = ROBBER- ISM; destroying essences of  
democracy, capitalism; continuing, on-going; relaying, penetrating  
every segment of our lives (inc. civic non- profit organizations);  
expanding here domestically to overseas- foreign countries; with  
threat, coercion, victimization, deprivation, discrimination; unjust  
practices, manipulation, influence; bad legislative bills; unjust  
hidden agenda with false/ misleading excuses (inc. private- public  
partnership, economic development, housing, school construction,  
transportation, abandonment of properties, maintenance of "paper  
roads", nonsense grants, programs; ..., whatever) to benefit/  
facilitate "MURDER-fraud- crime- injustice networks" (inc. officials,  
judges, developers, lawyers, employees, etc.); expand further unjust  
operation; endless unlawful- immoral acts; rob/destroy resources  
(rights, land, properties, home, buildings, assets, accounts, income,  
pension, documents, evidences; public, private; business, civic,  
political); frivolous litigation, levies, foreclosures, garnishment,  
guardianship, power of attorney; improper processing of complaints,  
procedures, proceedings, docketing, bookkeeping, accounting; cause  
vicious cycles: socio- political- election-media- budget- legislative-  
system problems; civil-human rights backwards; people-slave. Examples  
of problems are provided below: \*\*

(2). Restore: principle, fairness, cost-effectiveness, accountability,  
reliability, capability; fair election, justice, peace (including  
civic, non-profit organizations), "check and balance"; Restore: TRUE  
essence of democracy, fair election process; easy access to government,  
files, records, transcripts; not unjustly manipulated, influenced,  
misled by wrong person, information, or "official misconduct-  
government gang- fraud- crime- injustice networks" = serious causes of  
socio- political election media- budget- legislative problems, which  
destroy people, families, society, peace, justice, democracy. Based on

merits, justification; NO double standards, improper processing of complaints, procedures, proceedings; falsification, false records, tampering of evidence, data; harassment, intimidation (complainant, witnesses); false charges, citation, bond, imprisonment; disparities and improper treatments, etc.; abuse of laws, power, authorities.

(3). Promote democracy, fair election, quality, competition, people input (policies, issues, officials, judges); televise public hearings, citizen/candidate forum/debate; maintain, disseminate meaningful accurate information, records, capability, reasoning, good sense of justice, public interest, endurance. Objective screening by meaningful rigorous examinations, evaluations for quality, capability, endurance and public interest.

\* To capture extended serious problems of "MURDER-fraud- crime-injustice networks" with official misconduct- government gang, please incorporate the following: (A). complaints/ cases: administrative and judicial levels; (B) frequent testimonies before government bodies, official, legislators, law enforcement, committees, public hearings; local federal; (C) spin-off complaints, improper processing of complaints, procedures, proceedings, accounting, bookkeeping, docketing, etc.; (D) Candidate statements, see Webs and archives. Urge to re-open and investigate Congress.org, DNet (by League of Women Voters), links, etc.; (E) complaints and reports to police, law enforcement, consumer affairs, other authorities/agencies against "fraud- crime- injustice networks"; (F). Numerous TV programs on social issues (Dr. Lih Young: producer, host, speaker).

(G). Frequent recommendations/petitions to officials, agencies, law enforcement, local - federal; as individuals or with civic organizations. \*\* EXAMPLES OF PROBLEMS - "MURDER- FRAUD- CRIME-INJUSTICE NETWORKS"- with official misconduct, government gang- endless unlawful immoral acts:

(A): OPM, IRS, DHHS, SSA, DOJ, FBI, DOD, USDA, DOC, USCIS (US citizens/ neutralization services), custom services, various agencies, law enforcement; 3 branches, local federal- global; National Park Service (Prettyman?), Library of Congress (Neil Gladd); many financial/brokerage/ accounting/ bill-payment processing/ collection institutions/agencies; insurance, car related businesses, utilities..., more; dealers Lakeforest Oldsmobile; phone/utilities/cable, judges, legal/court personnel, detective/ process server/ impersonators, with phony names, or would not provide names even in the court cases (Complainant could not get access to court files; could not even make copies); Leslie Gradet, Tamera Jones, William D Roessler; Offices of Treasury, Comptroller, Attorney General: Joel Jacob/Jacobson, Gail Malle-Davis, Sylvia J. Brokos, Mary Hawse, Linda Tanton, Gerald Langbaum, John Barry, Pamela Porter, Leo F. Partridge, Mark Vulcan, Jamis Riley, James Britt, Audrey Thomas, Jeanne Lippy, Jesse Rosenburger, Ralph Lepson; transcribers Margaret Bauer, Senators: Walter Baker, Barbara Hoffman, Thomas Middleton, Trooper: Marty Sealey, Vincent Mass, State Election Board Ross Goldstein; Maryland DOEd Susan Page, Barbara Smith(?), SSA employees and supervisors (especially in Rockville, Md), and Bullivant (? , probably in N. J.; or other states). Lobbyists/ municipal attorneys/lawyers/affiliates, Paul Glasgow, David Venable, Joseph Stoltz, Jr., Barry Gordon, Stephen Perouka, David Steinberg, Wolpoff & Abramson, Richard D. Mirsky, Poppleton, Garrett & Polott, P.C., accountant Hilda K. Matijevic; Marc Sliffman (Silver Spring, Wheaton area), Samuel White and his law firm

and lawyers Shawn Bartley, Daniel Pesachowitz, Laura Jolly (phony person, named as "substitute trustee", but can never be found or contacted even through official agencies); many court personnel and judges (District Court Court of Special Appeals). Court Auditor Robert Romero. State, county health services organizations/ agencies, Department of Health and Human Services, Montgomery County Crisis Center, Jean Burgess (white, female), Marsha Aaron; Department of Aging; Adult Protective Services, Sherry Davis, Suzanne Lord (?), Odick Esq., Bonnie Klem, etc.; Suburban Hospital, physicians, emergency staff; social worker Jody Crecensi (?), case manager Patricia Grafferty (?), Robert Rothstein, M. D. (?), Tipp Woodward; Manor- Care in Potomac Maryland: Cheryl Paulson (?), administrator) and nurses, etc.; forensic services, Maryland Department of Health and Mental Hygiene: Jolie Smith; numerous psychologists, psychiatrists, social workers, etc.: Potomac Ridge Steven Israel, Collin, Gabriel (?); social worker Tracy Lewit; Springfield Hospital Center: forensic services, Kevin Knight, Dr. Valadez (refused to give full name, despite repeated requests); Carla Craville, Françoise Reynolds, Roxanne Heyman, Amy True; Judges James Sasfield, Gary Crawford, Cheryl McCally, etc., prosecutors/government attorneys, e.g., John McCarthy, Nunylny (?), Peter Mitchell (Montgomery County Office of Human Rights); District Court Commission (Rockville, Md) M. Dickerson; Court Personnel T.M. (only initials, no full name available); many judges, clerk of the courts (Jeffrey Ward, Loretta Knight, Bettie Skelton, Molly Rhul, etc.), other court personnel, various counties, states; local federal; law enforcement, FBI; police e.g., in Rockville, Md. Sgt. Cowell (first name not available), C.P. Sadleson; officer Davis (MCPD); Denis Lewis (Baltimore County); sheriff: R. Lewis (Female, White, Montgomery County Md.), K. Naff (white, male, Montgomery County, Md); fire and rescues (abuse, even no fire; conspiracy).

(B): The problems are interrelated horizontally and vertically, among all issues, local- global. Clerks of the Circuit Court (Montgomery County, Md.) Loretta Knight, Bettie Skelton, Molly Rhul; District Court Clerk Jeffrey Ward, Administrative Judge Cornelius Vaughey, Sheriff Elliot Tolbert, etc. government attorney John McCarthy, Kristen Bender, court personnel, attorneys (public, private), law enforcement (FBI, sheriff, police, fire/rescue, etc., contractors) are part of the "fraud- crime- networks: with spying, surveillance, harassment, unlawful search, stealing, robbery, injuries; false arrest, imprisonment, citation, trespass, testimony; withholding witnesses; destroy information, documents, evidence, etc.

( C). False/ unjust/ frivolous levies, liens, garnishment, guardianship, power of attorneys, foreclosure, tenant-hold-over- eviction, etc. Thousands of cases are pending in the court systems for years or even decades; believed to be filed by "fraud- crime- networks" to victimize people; without due process, proper services, proceedings; cause homelessness, poverty; not because of the problems of homeowners/citizens, but because of unjust judicial/court/legal personnel, court auditor Robert Romero as part of "official misconduct- government gang- fraud- crime- injustice networks". Judges (unjust, irresponsible, judicially disabled) include Warren Donohue, John Debelius, Durk Thumpson, Ann Harrington, Louise Scrivener, Lawrence De Beard, Eric Johnson, James McKenna; District Judge Gary Everngam, Judge Gary Crawford; court personnel/ sheriff, attorneys, affiliated law firms; Sheriffs Earnest Turner, R. Lewis, K. Naff, etc.

(E). Problems of privatization, irresponsibility, disabilities of government attorneys and judicial/legal/court personnel are very serious, expanding, local- nationwide- global; exporting injustice overseas; Rockville city, Montgomery County, Maryland state; New Jersey Monmouth County, Judge Robert McLeod (private attorney), Judge Patricia Bueno Cleary, Prosecutor (private attorney) Patrick Healy, police David D'Arcy.

(F) Other people committed, conspired with police and fraud- crime- networks: Private attorneys: Robert McCarthy (Bethesda, Md.), Olivia Cammack (Silver Spring, Md.), David Slacker (Bethesda Md.); Ria Rochvarg (assigned as legal assistance provider to certain counties by Md. Department of Health and Mental Highgiene, but she went around the state for various abuses with Sherry Davis, Police Davis, etc. attorneys (public and private), Timonthy Adelman, Esq., (?) and law firms Adelman, Sheff and Smith(? in Annapolis, Md), Robert McCarthy, Suburban Hospital, etc. Landlord/ landladies e.g., Jiewen Tan (Rockville, Md.) and Chia Yao (Gaithersburg, Md.) had been unjustly influenced/ conspired.

(G). MURDER-FRAUD- CRIME- INJUSTICE NETWORKS inc. Montgomery County Council, Md, Nancy Floreen, Roger Berliner, Valerie Ervin; Sonya E. Healy, Esq. Legal counsel/Chief of staff (any relation to Patrick Healy, esq. in New Jersey??), Jackie Steward, council hearing coordinators/substitute; Md General Assembly, Jamie Raskin; U. S. Congress, Senate, legal staff; American U, administrative staff, security guard, students (4801 Massachusetts Ave., NW, DC); Catholic U; US Institute of Peace, conference organizers/ speakers.

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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,  
Lih Young

Ms. Nina Garfinkel  
880 Peninsula Blvd  
Woodmere, NY 11598-1930  
(516) 568-7783

Mar 16, 2012

Alfred Pollard

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

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How bad do things have to get before we get serious about global warming? The US govt. should do everything it can to encourage home owners to invest in clean energy technologies. It's good for the environment, good for our economy and good for our national security. We need to get innovative clean energy technology businesses up and running in this country before the CHINESE BEAT US TO IT AND TAKE EVEN MORE OF OUR MONEY! They're already doing it! WAKE UP!

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Sincerely,  
Ms. Nina Garfinkel

Mr. Paul Thompson  
4244 Crocker Ave  
Edina, MN 55416-5012  
(952) 920-1547

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In Edina MN we were the first city in MN to try out the PACE program....got the attention of Senator Al Franken.

Paul

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Thank you for your consideration.

Sincerely,  
Mr. Paul Thompson

Mr. Richard Redman  
1210 Gravelia St  
Altadena, CA 91001-3738  
(626) 794-5439

Mar 16, 2012

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Sue and I are considering putting in solar, and the PACE program would help us. Thanks 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,  
Mr. Richard Redman

Ms. Katie Dawson  
1155 Aurora Ct  
Homer, AK 99603-7732

Mar 16, 2012

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What's really risky is continuing to drag our feet on finding alternatives to the finite and polluting supplies of oil. PACE would be a good start to making renewable resources affordable for 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. Katie Dawson

Wendy Williams  
7443 Wisconsin Dr  
Citrus Heights, CA 95610-7431  
(916) 863-1143

Mar 16, 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.

Yes to PACE! Let's make 21st century policies!

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards 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 Williams

Mr. Horst Gruner  
760 Templeton Ave  
Daly City, CA 94014-1259

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 strongly believe that investing in renewable energy technologies and energy efficiency in our homes is the smartest way to reduce America's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. These innovative PACE programs lower 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 think that FHFA's declaration that PACE assessments create unreasonable risk is contradictory to the facts. In fact, clean energy investments can be among the most profitable that a homeowner can make to a home. By lowering a home's 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 the time of 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. Horst Gruner

Mrs. Dianna Barney  
PO Box 633  
Hartsel, CO 80449-0633

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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We have been living "off the grid" for over 30 years. It is wonderful. No pollution and no noise. However, we had to gradually put together a system because we were only able to afford small bits of the whole system at a time--batteries, solar panels (one or two a year), inverters, etc. Most people would not have the patience to do what we did, but if they could do it all at once and pay back the cost, more people would do it and we could alleviate some of the energy crisis that we are experiencing. We know for a certainty that alternative energy works because we've been doing it all these 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. Dianna Barney

Ms. Susan Lake  
49 Moore Ave  
Asheville, NC 28806-4313

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 have got to reduce our dependency on oil, ours or theirs. The sun gives us 'free' energy. In the long run it just makes sense to encourage homeowners to have their home powered by (some) solar energy, even if it imposes a tax.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards 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 Lake

Patricia Hunter  
4684 Halifax Dr  
Port Orange, FL 32127-4533  
(304) 725-3936

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.

With the President Obama's pushing clean energy i find the cancellation of these PACE programs truly puzzling. Here in Florida all the energy we use in our home is generated by coal burning power plants, with the attending pollution. We would love to be able to invest in clean energy for our home.

Surely 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,  
Patricia Hunter

Mrs. Nancy Jones  
140 Nicholas Dr  
Malaga, NJ 08328-4415  
(856) 694-5280

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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The sun and wind are nature's power sources, we should be able to tap into them and use it instead of dirty 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,  
Mrs. Nancy Jones

Mr. James Sheeler  
21 American Way  
Asheville, NC 28806-1802  
(828) 225-8637

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 do not need a backward Federal Government!

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,  
Mr. James Sheeler

Ms. Sandy Scofield  
40 Williams St  
Clinton, NY 13323-1706

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.

Anything we can do to find ways to decrease use of carbon based fuels is all to the good. Seems like solar energy is a logical way to go and we could use help in making this happen.

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. Sandy Scofield

Ms. Marilee Murray  
47008 N 27th Ave  
New River, AZ 85087-8084  
(623) 465-5764

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.

If one lives in Arizona as I do, being able to easily get solar is vital.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards 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. Marilee Murray

Mr. Peter Mcknight  
59 Robin Ln  
Fairfield, CT 06824-3939  
(203) 257-6796

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.

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

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 FHFA's assertion that PACE assessments create unreasonable risk doesn't stand up to scrutiny.

As a matter of 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.

As point of reference, 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. Peter Mcknight

Ms. Ana Salinas  
10309 Wildwood Hills Ln  
Austin, TX 78737-9202  
(512) 288-6278

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 DO HAVE A CONCERN THAT MOST SOLAR PANELS ARE MADE IN CHINA INSTEAD OF IN THE U.S. WE NEED THE JOBS CREATED BY MANUFACTURING SOLAR PANELS HERE AT 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. Ana Salinas

Mr. Michael Foster  
3808 Carr PI N  
Seattle, WA 98103-8126  
(206) 999-3477

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.

Please Bring Back PACE!

I've been wanting to put solar on the house for years. This Spring we are putting a metal roof on in hopes of soon being able to afford solar.

Installing 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. Michael Foster

Ms. Myrrah Gill  
8330 Osborn Dr  
Jennings, MO 63136-1334

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 and my family want to invest efficiency and renewable energy technologies in our homes. We know that it 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,  
Ms. Myrrah Gill

Mr. Alec Maclurg  
9229 Cyrus Ave NW  
Seattle, WA 98117-2646  
(206) 473-1334

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.

One other thing to remember about investing in renewable energy is it's been increasingly expensive, not just with money, but energy, freshwater, NIMBYism related reviews and studies, to find, produce, and sell enough natural gas and oil on a daily basis to accommodate a growing economy due to their geologic availability. Folks will be less prone to invest in renewables when natural gas and petroleum becomes 30 to 50% more expensive. Taking proactive measures about now to invest in renewables will ultimately pay off when natural gas electricity and petroleum energy will rely more on the more energy intensive, slower production rate, shale gas, and tar sands, both also taking a considerable toll on usable future freshwater supplies. One could look at [theoil Drum.com](http://theoil Drum.com) for information on 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,  
Mr. Alec Maclurg



Ms. Monica Goulart  
9100 E Raintree Dr Unit 145  
Scottsdale, AZ 85260-2764

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.

Incentive, incentive incentive.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards 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. Monica Goulart

Ms. Felicia Ciacera  
660 Main St Apt 4  
Melrose, MA 02176-3174

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 Massachusetts Educator I believe it is an urgent task to eliminate the use of fossil fuels and to utilize solar and wind energy. Bringing solutions such as solar panels, wind turbines and water engines will solve the environmental and economic crisis. Support the health and prosperity of our country 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,  
Ms. Felicia Ciacera

Tom Hazelleaf  
4656 Fir Ave  
Seal Beach, CA 90740-3056  
(562) 430-6237

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,  
Tom Hazelleaf

Mr. Jim Fleming  
538 Yarrow Dr  
Simi Valley, CA 93065-7352  
(805) 578-9408

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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Thanks for your help in promoting this very important 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. Jim Fleming

Diana Marckwardt  
PO Box 115  
West Charleston, VT 05872-0115

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 truly don't understand how you folks could have come to that conclusion given the benefits involved for homeowners, their communities... and for anyone purchasing the home in the future.

Past this, there's also the future of our country to consider. To be throwing up barriers to increased use of clean and sustainable energy technologies when many of the problems we face are tied so closely to our continued use of toxic and finite energy sources simply doesn't make any sense 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,  
Diana Marckwardt

Mrs. Diane Brine  
49 Forge Village Rd  
Groton, MA 01450-2047

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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We must solve our energy problems with 21st Century solutions, solar being one of the most obvious. Even in New England winters the sun is quite warm. With southern exposure my house receives quite a bit of warmth through the windows in the winter. Renewable energy must be emphasized throughout our country at this 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. Diane Brine

Ms. Andrea Pharris  
222 S 3rd St Unit 505  
Milwaukee, WI 53204-1494

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 to the morally correct thing for our environment and our 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. Andrea Pharris

Ms. Terelle Terry  
1672 Bannon Creek Dr  
Sacramento, CA 95833-1523  
(916) 921-1410

Mar 16, 2012

Alfred Pollard

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

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Clean energy is vital for the preservation of our global health.

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. Terelle Terry

Gloria Mccracken  
PO Box 810  
Chiloquin, OR 97624-0810

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 an investment in the future. It's 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,  
Gloria Mccracken

Dr. Suzy Clarkson Holstein  
1605 E Menlo Blvd  
Milwaukee, WI 53211-2249  
(414) 332-3517

Mar 16, 2012

Alfred Pollard

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

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As a nation, we are all at great risk by our continued dependence on fossil fuels. We are at the mercy of nations on whom we depend and our economy is vulnerable to wild market fluctuations. Perhaps even more importantly, our planet is at risk because of our overuse of fossil fuels. Please weigh all these factors when you assess the "risk" you 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,  
Dr. Suzy Clarkson Holstein

Ms. Kathy Carlson  
720 June St  
Hood River, OR 97031-1905

Mar 16, 2012

Alfred Pollard

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

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Renewable energy is the future. The PACE program makes sense economically, and environmentally and The program is paid for by the home owner over time .Security wise it protects us from swings in the price of petroleum and could decrease tensions in the medeast if we were not so dependent on them for our energy needs . It will make the US more 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,  
Ms. Kathy Carlson

Mr. Dan Barth  
911 Hrebik Ln  
Mosinee, WI 54455-9218  
(715) 693-4257

Mar 16, 2012

Alfred Pollard

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

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For so many reasons PACE and other state and federal programs to encourage investment in clean energy just makes good sense. Renewable energy has its problems, but in the long run is far less expensive than the production and burning of fossil fuels - once you factor in the cost to our environment, health and geo-politics. In the new world economy we can only be technologically competitive if we invest and develop now. 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. Dan Barth

Lenore Sheridan  
631 Hermitage St  
San Jose, CA 95134-1308  
(408) 433-9677

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,  
Lenore Sheridan

Ms. Linda Harmon  
412 N Fulton St  
Ojai, CA 93023-2813  
(805) 640-0381

Mar 16, 2012

Alfred Pollard

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

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I just spent time researching this issue for an article about to be published and am flabbergasted that The Federal government ( FHFA) has blocked such a valuable tool in the fight to reduce climate change. It is unthinkable that FHFA would stand in the way of citizens willing to pay to do the right thing, install solar.

I personally signed up for the program several years ago planning to install a system larger than my own household needs (I currently use very little electricity due to conservation efforts) with the thought it was the right thing to do and that I would try to make my next car purchase electric. I was told it was on hold but was never told why.

This is unconscionable. This program has been proven successful. A bill supporting it was backed by both parties but is still lingering in committee.

What disturbs me even more is the huge investment in mass solar projects that require transmission, disrupt the desert eco-scape and are all controlled by big money. I understand the need for any solar project to arrest Global climate change, why don't 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. Linda Harmon

Mr. Michael and Stacey Gary  
8004 NE Hazel Dell Ave  
Vancouver, WA 98665-8228  
(360) 281-4343

Mar 16, 2012

Alfred Pollard

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

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This is a good program that needs to be made permanent.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards 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. Michael and Stacey Gary

Ms. Ingrid Boehl  
4 James Ct  
Hackettstown, NJ 07840-2318

Mar 16, 2012

Alfred Pollard

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

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This is not difficult way to help homeowners reduce their energy footprint, without bankrupting themselves.

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Sincerely,  
Ms. Ingrid Boehl

Ms. Joan Goulden  
1735 Ala Aolani St  
Honolulu, HI 96819-1413  
(808) 836-8575

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. Joan Goulden

Mr. Charles Cotten  
935 Old County Rd Unit 17  
Belmont, CA 94002-2761  
(650) 226-3841

Mar 16, 2012

Alfred Pollard

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

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There are also hundreds of condo associations that would also love to take advantage of clean energy, please work to give us the same opportunity.

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Sincerely,  
Mr. Charles Cotten

Ms. Julia Kleppin  
7038 N Lincolnshire Cir  
Milwaukee, WI 53223-6343  
(414) 760-2480

Mar 16, 2012

Alfred Pollard

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

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Simply put, we must do more than change light bulbs to improve our county's energy efficiency. It's crucial for our future generations.

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Sincerely,  
Ms. Julia Kleppin

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

Mar 16, 2012

Alfred Pollard

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

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Please! We want reasonable, affordable access to solar! It is the most sensible source of web energy, along with geothermal. What are we waiting for? 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,  
Nancy Knowles

Mr. George Hague  
26711 Ironwood Ave  
Moreno Valley, CA 92555-1906

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. George Hague

Dr. Sara Birtalan  
3519 Mill Pond Rd  
Charlotte, NC 28226-6346  
(650) 450-1787

Mar 16, 2012

Alfred Pollard

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Charlotte, North Carolina has an abundance of sunshine as well as houses that are dependent on air-conditioning. We also have significant air quality problems. We could reduce our usage of coal-fired power plants and solve both of these problems by making it easier for home-owners to 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,  
Dr. Sara Birtalan

Mrs. Judy Humphrys  
3710 Highmont St  
Beavercreek, OH 45432-3928  
(937) 429-5699

Mar 16, 2012

Alfred Pollard

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Americans want to be able to reduce dependence on fossil fuels, reduce pollution, and provide themselves with clean, renewable energy. We are tired of energy programs that come and go on a whim.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards 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 Humphrys

Robert Barrett  
397 Hallandale Dr  
Fairlawn, OH 44333-3146  
(330) 666-2532

Mar 16, 2012

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

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This is a great idea, and it ought to be promoted.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards 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 Barrett

Mr. Paul Carlton  
3280 Paseo Gallita  
San Clemente, CA 92672-3520

Mar 16, 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.

This program is a component of distributive renewable energy which should be a major component of increasing the renewable energy in the U.S. It is important because it eliminates the need for expensive and energy consuming long distance transfer of 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,  
Mr. Paul Carlton

Mr. C Dan Englund  
PO Box 128  
43890 Ginger Ave. #100  
Harris, MN 55032-0128

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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New homes should be built with Green energy as part of the plans. We should also encourage Green roof replacements after major storm damage. With more home production of energy, we would be able to improve our electrical grid system.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards 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. C Dan Englund

Mrs. Stan Petersen  
5224 Crystal Aire Dr  
Mariposa, CA 95338-9663  
(209) 966-2501

Mar 16, 2012

Alfred Pollard

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

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Green energy technologies are a necessity to our national 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. Stan Petersen

Mr. Paul Lebrasseur  
4 Starrett Rd  
Lynn, MA 01905-1428  
(781) 581-2332

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,  
Mr. Paul Lebrasseur

Ms. Hope Ogden  
1706 N Tennessee Blvd Lot 148  
Murfreesboro, TN 37130-1694  
(615) 849-8235

Mar 16, 2012

Alfred Pollard

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

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I would love to add solar energy to my home but I cannot afford 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. Hope Ogden

Mrs. Karen Lankford  
37649 Early Ln  
Murrieta, CA 92563-4767  
(951) 461-1683

Mar 16, 2012

Alfred Pollard

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

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I'd love this program on my house because there's no way I could afford to take out a loan even though my heart is with solar 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. Karen Lankford

Mr. R. Ernest Ledtje  
218 Herman St  
Wilton, IA 52778-9222

Mar 16, 2012

Alfred Pollard

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

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Just how much carbon (CO2) this will out of the air?

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Thank you for your consideration.

Sincerely,  
Mr. R. Ernest Ledtje

Ms. Allison Levin  
258 Glen Dr  
Sausalito, CA 94965-1819

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. Allison Levin

Mr. Paul Behringer  
PO Box 810  
Penngrove, CA 94951-0810  
(707) 738-6462

Mar 16, 2012

Alfred Pollard

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

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As a new homeowner myself, I hope to take advantage of this program in the next year in order to reduce dirty energy emissions and increase the value of my home. PACE makes this within reach of many homeowners who would otherwise not have this option. Thanks you for your kind attention to 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. Paul Behringer

Mr. Bill Haff  
1885 Maricopa Hwy  
Spc 13  
Ojai, CA 93023-2394

Mar 16, 2012

Alfred Pollard

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

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I happily own a home outfitted with solar panels and feel that encouraging solar energy harvesting to be a completely obvious no-brainer. I cannot understand why the PACE program is experiencing problems, unless perhaps corporate interests are using their influence in government to squash competition. These developments certainly encourage mistrust and discouragement about how our political system works.

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Thank you for your consideration.

Sincerely,  
Mr. Bill Haff

Ms. Cheryl Berg  
5719 Tonyawatha Trl  
Monona, WI 53716-2928

Mar 16, 2012

Alfred Pollard

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

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Our family will be considering an investment in solar technology for our home in the next year or two, however will not pursue a financially risky course. Your actions may make our dream to be off the grid a reality.

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,  
Ms. Cheryl Berg

Mrs. Laura Mariski  
PO Box 250  
Bethel, NY 12720-0250  
(845) 807-8741

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,  
Mrs. Laura Mariski

Mrs. Anne Bowman  
14101 Arbor Hills Rd  
Tampa, FL 33625-6427  
(813) 969-2790

Mar 16, 2012

Alfred Pollard

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

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I INVESTED IN A PHOTOVOLTAIC SYSTEM COST 26000\$\$\$  
NOW THE IRS HAS REMOVED THE TAX CREDIT .....IM GLAD I GOT THE SOLAR  
PANELS BUT THE IRS HAS STOPPED THE TAX CREDIT.....

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Thank you for your consideration.

Sincerely,  
Mrs. Anne Bowman

Ms. Corinne Segal  
901 Pearl Ave Apt 103  
Marshall, MN 56258-2145

Mar 16, 2012

Alfred Pollard

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

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Sincerely,  
Ms. Corinne Segal

Ms. Linda Corbin  
3303 River Rd  
Laurel, MT 59044-8809

Mar 16, 2012

Alfred Pollard

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

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As one on a fixed income this would greatly benefit me. What is your problem?

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards 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 Corbin

Ms. Ann Zito  
540 W Winter Park St  
Orlando, FL 32804-4435  
(407) 649-9879

Mar 16, 2012

Alfred Pollard

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

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When we moved into our home in 1991 there were two solar panels on the roof. We had heat for our swimming pool and our water heater. Hurricane winds toppled one of the panels and old age got the other, and when I went to reinstall the panels, I found them extremely expensive and did not have them installed. So what I am saying is the technology 20 years ago for our solar panels was great for our needs. I am really looking forward to the day when I can afford to put solar panels back on the roof, AND I'm looking forward to ALL the alternative energy programs getting going so well that we can afford them. I live in Florida. We have an incredibly diverse state that SHOULD be leaders in these new technological findings. Here in Central Florida we are right between NASA and Disney, with Rollins College near by. Due to traffic and crime, we don't get around to well. Still working on basic stuff. Guess the money for brain stuff will go to other states.

Ann Zito  
Orlando

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards 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 Zito

Ms. Jennifer Schaffler-Vircsik  
PO Box 887  
Clarkdale, AZ 86324-0887

Mar 16, 2012

Alfred Pollard

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

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The government should be doing all that is can to support home owners in making their homes more efficient, lowering utility bills and use of fossil fuels. PACE is a good program. It should be made available to homeowners again.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards 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. Jennifer Schaffler-Vircsik

Dale Nesbitt  
1712 Marin Ave  
Berkeley, CA 94707-2206  
(510) 525-7061

Mar 16, 2012

Alfred Pollard

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

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I AM A RETIRED ENGINEER FROM LBNL AND HAVE BOTH A SOLAR THERMAL AND PHOTO VOTAIC SYSTEM ON MY HOUSE AS WELL AS EXTENSIVE IMPROVED INSULATION ( the house has 2050 square feet of living space and is 85 years old) - AND OUR TOTAL ENERGY BILL IS ONLY \$600 A YEAR!! How could anyone say that it would not sale for more than a comparable size house in the same neighborhood that had no similar improvements. We know of similar sized houses with energy bill over over \$3,000 per 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,  
Dale Nesbitt

Mr. Collin Gaska  
14 Peckham Pl  
Bristol, RI 02809-2715  
(401) 253-2437

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,  
Mr. Collin Gaska

Ms. Teresa Barnhill, MSW  
1002 S 202nd St  
Des Moines, WA 98198-4115

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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As a homeowner and tax payer concerned with lowering utility costs and increasing the efficiency of my home I believe programs such as these are vital. Many homeowners cannot afford the initial investment to purchase and install solar heating systems and other energy efficient products. Rebates, tax incentives and programs such as PACE allow homeowners to afford these technologies and lower their utility costs. Furthermore, they help provide jobs, reduce our dependence and need for fossil fuels as well as providing environmental benefits. If large corporations can take advantage of subsidies, tax breaks then why shouldn't the average homeowners have access to programs such as PACE. As a nation our priority should be to decrease our dependence on fossil fuels and to get america working. We need more programs such as Pace, not fewer.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards 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. Teresa Barnhill, MSW

Mr. Dennis Shock  
5847 Hornbean Ct  
Carmel, IN 46033-8292  
(219) 662-2176

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 would love to install solar panels on our home but cannot afford the loan.

Also, we feel installing solar would make our home more marketable.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards 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. Dennis Shock

Ms. Sharon Levine  
2384 Boalt Ave  
Simi Valley, CA 93063-2827  
(818) 507-1781

Mar 16, 2012

Alfred Pollard

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

Dear Alfred Pollard,

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\*\*\* We put a solar array on our house almost five years ago. Sure, it was expensive; but, not nearly as costly as, say, a middle-sized SUV or the gas to fill it! Now we generate enough electricity to power our home AND our electric vehicle. Let that sink in for a moment: NO electric bill and for one of our two cars, NO GAS, EVER! We're saving all kinds of money, doing the right thing for the planet, and sending far, far less of our hard-earned cash to the Middle East. Tell me again... what's so risky about 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,  
Ms. Sharon Levine

Mr. Larry & Susan Chase  
PO Box 311  
Andover, NH 03216-0311  
(603) 735-5135

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,  
Mr. Larry & Susan Chase

Mr. Jonathan Trautman  
544 Central Ave Apt 108  
Alameda, CA 94501-3701  
(510) 769-8989

Mar 16, 2012

Alfred Pollard

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

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We need more clean energy, because it saves us money for citizens to put into our economy, it keeps us in better health, and other amazing 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,  
Mr. Jonathan Trautman

Dr. Barbara Schwartz  
438 Michigan Hill Rd  
Richford, NY 13835-1723

Mar 16, 2012

Alfred Pollard

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

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My home has photovoltaic solar panels on the roof. In the past 7 years since we installed our solar electricity system, my family has saved thousands of dollars annually on our electricity bills. I want every family to have this advantage 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,  
Dr. Barbara Schwartz

Ms. Barbara Moreland  
221 East 70th Street  
New York, NY 10021  
(212) 794-9820

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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If you can subsidize the oil and gas industry, you can surely subsidize the taxpayer who gives you the money so that they can have a truly clean source of energy--not one that is only hype.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards 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 Moreland

Ms. Barbara Moreland  
221 East 70th Street  
New York, NY 10021  
(212) 794-9820

Mar 16, 2012

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

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Barbara Moreland

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Thank you for your consideration.

Sincerely,  
Ms. Barbara Moreland

Mr. Thomas Proett  
2642 Carolina Ave  
Redwood City, CA 94061-3243

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. Solar panels mounted on private homes is a great way to bring green energy to the grid where no new infrastructure needs to be built.

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. Thomas Proett

Bentley Davis  
2977 Sidney Ave  
# 2  
Cincinnati, OH 45225-2134

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 new homeowner, I would really like to be able to participate in 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,  
Bentley Davis

Ms. Carol Elliott  
1648 32nd St  
San Diego, CA 92102-1608  
(619) 233-3957

Mar 16, 2012

Alfred Pollard

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

Dear Alfred Pollard,

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Please support clean energy.

It is the most important thing for our national security!

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards 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 Elliott

Kate Cleland-Sipfle  
811 Palmer Rd  
Ashland, OR 97520-3356  
(541) 482-2933

Mar 16, 2012

Alfred Pollard

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

Dear Alfred Pollard,

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I would do this if I could afford it, and I think many of us that were formerly comfortable economically might share in the recovery of an economy re-tooled for green energy from home and hearth to community to 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,  
Kate Cleland-Sipfle

Mr. David Sonner  
MPO Box 91  
Oberlin, OH 44074-1440

Mar 16, 2012

Alfred Pollard

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

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Locally-produced solar power strengthens Oberlin's local economy, and makes Oberlin less vulnerable to grid-sourced power flow interruptions.

DES

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards 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 Sonner

Ms. Karen Craig  
3196 Northwood Dr  
Memphis, TN 38111-3658  
(901) 327-3200

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 of this matter. Our earth depends on it.

Sincerely,  
Karen Craig  
3196 Northwood Drive  
Memphis, TN 38111

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards 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 Craig

Ms. Kari Miller  
4744 6th St NE  
Columbia Heights, MN 55421-2215  
(763) 571-8206

Mar 16, 2012

Alfred Pollard

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

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Support green energy.

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Thank you for your consideration.

Sincerely,  
Ms. Kari Miller

Ms. Nancy Packard  
3037 Sewell St  
Lincoln, NE 68502-4148  
(402) 875-0789

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 67-year-old retired teacher. In two years my home will be paid for and I will invest in some sort of solar energy panels for electricity use within my home, and for energy for my car (It will be a plug-in, battery-operated vehicle.) Not just me, but ALL Americans need opportunities (financial backing) to generate their own power and with which to power their vehicles.

Let's hear it for America! achieving 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,  
Ms. Nancy Packard

Ms. Barbara Hill  
24986 Rice Tract Rd  
San Benito, TX 78586-6660  
(956) 504-9469

Mar 16, 2012

Alfred Pollard

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

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Just set standards for tried and true solar installations that have a good track record in terms of increasing home values..

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards 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 Hill

Ms. Andrea Spilka  
59 Encore Blvd  
Eastport, NY 11941-1619  
(631) 325-0072

Mar 16, 2012

Alfred Pollard

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

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Thank you!

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Thank you for your consideration.

Sincerely,  
Ms. Andrea Spilka

Mr. John & Nancy Garing  
31260 Sunrise Beach Dr NE  
Kingston, WA 98346-9627  
(360) 638-2780

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. John & Nancy Garing

Ms. Judy & Wayne Avery  
24319 N Lords Ln  
Chattaroy, WA 99003-9732  
(509) 238-6665

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.

We made remarkable strides during the Carter administration, but it stopped with the Reagan era. It was not risky. Think of where we would be, if these innovations would have continued.

Judy and Wayne Avery

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards 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 & Wayne Avery

Mr. Lee Schmidt  
1926 SW Vermont St  
Portland, OR 97219-9403

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.

It's Baloney that homes using PACE programs are risky. Clean energy is what ordinary people want.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards 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. Lee Schmidt

Ms. Suzanne Taichert  
4725 San Pedro Dr NE Unit 5  
Albuquerque, NM 87109-2655

Mar 16, 2012

Alfred Pollard

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

Dear Alfred Pollard,

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Please bring back PACE -- let's get on with 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. Suzanne Taichert

Ann Wasgatt  
308 Alta Vista Ave  
Roseville, CA 95678-1702

Mar 16, 2012

Alfred Pollard

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

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I was about to apply for the program when it was canceled two years ago. A nominal property tax increase to pay for the solar cells is a relatively painless way to become more energy efficient. We have lived here since 1983, have no intention of moving in the foreseeable future, and I always pay my bills.

It makes good sense to encourage solar panels on roofs - especially in California with our hot sunny (rainless) summers. Energy resources are strained trying to keep up with air conditioning demands, cities are being required to provide more of their energy from renewable sources, and here sit all these empty roof tops soaking up sunshine, heating up the houses, requiring the cooler to run more, needing more electricity to keep the coolers running. What a 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.

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

Thank you for your consideration.

Sincerely,

Ann Wasgatt

Mrs. Mary Robinson  
2201 Sunrise Dr  
Cheney, WA 99004-5076

Mar 16, 2012

Alfred Pollard

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

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To me this is clearly a "no-brainer" - unless, of course, we wish to constantly support the big oil companies which are eager to make a profit, but loath to take responsibility for anything that does not go their 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,  
Mrs. Mary Robinson

Mrs. Irene Yamachika  
2320 Meadow Green Ave  
North Las Vegas, NV 89031-4386

Mar 16, 2012

Alfred Pollard

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

Dear Alfred Pollard,

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This is the wrong time to eliminate residential PACE programs. We want pollution to be reduced and energy efficiency increased and we must lessen our dependence on fossil fuels.

We need MORE PACE programs not less.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards 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. Irene Yamachika

Ms. Bernadette Keenan  
12745 115a Ave  
Surrey, BC 33333

Mar 16, 2012

Alfred Pollard

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

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We need to stop projects like the South Fraser Freeway in BC, Canada that promote fossil fuel dependency as well and move to transit transportation solutions with 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. Bernadette Keenan

Ms. Leslie Hutchins  
301 S Bedford St  
Madison, WI 53703-3691

Mar 16, 2012

Alfred Pollard

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

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More than ever we need to move towards renewables and PACE helps many to do just that. The only way we can make headway is to start one home, one business at a time. PACE helps to make that a reality; and every home made sustainable, moves us away from 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,  
Ms. Leslie Hutchins

Mr. Peter Kugler  
512 Aspen St  
Springfield, OR 97477-3507  
(541) 726-8984

Mar 16, 2012

Alfred Pollard

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This is absurd, how on earth can making homes more energy efficient, putting people to work, reducing energy costs, be to risky

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 wife and I have been fortunate in that we have been able to afford energy upgrades in our home. We have taken a 1890's home with 18 air exchanges an hour and brought it down to eight air exchanges and hour. We have added insulation and now we are looking at replacing old inefficient windows with far better windows. We save money on our gas and energy bills which in turn allows us to spend that saved cash in other places.

It is ridiculous to prevent other Americans from achieving a more energy efficient home, it slows our economy and with all due respect if is just plain dumb. PACE is great way to promote 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,  
Mr. Peter Kugler

Dr. Valerie Bengal  
424 Poplar Ave  
Santa Cruz, CA 95062-1134  
(831) 423-9333

Mar 16, 2012

Alfred Pollard

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I recently remodeled my home and have found that the new windows, insulation, roof, heating system, and electrical wiring have made it safer, more energy efficient, and more valuable. This should be an option for all homeowners and landlords.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards 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. Valerie Bengal

Richard and Jane Worm  
3680 Echo Hills Dr  
Bellevue, IA 52031-9557  
(563) 582-2580

Mar 16, 2012

Alfred Pollard

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

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Every time I see a solar electric collector on a roof top, I smile.

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Thank you for your consideration.

Sincerely,  
Richard and Jane Worm

Mr. Michael Music  
PO Box 390069  
Anza, CA 92539-0069

Mar 16, 2012

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. Solar panels keep making progress, becoming more efficient, cheaper, and other kinds of better. Spend money now on solar, and it will contribute to the advance of solar, worldwide. When solar is added to the housing grid, more grid is not needed. In California, our peak use is also solar's peak output. Please help save the U.S. and the world from nuclear waste, Europe dumps nuclear waste off Africa, and the Mediterranean, google: 600,000 tons of nuclear waste. America will do the same, when its empire falls, as our economy is stolen by the rich, as many have fallen, in history. Only Democracy could have saved us.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards 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. Michael Music

Mrs. gaile carr  
1821 Eddy Dr  
Mount Shasta, CA 96067-9617  
(530) 926-4923

Mar 17, 2012

Alfred Pollard

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Thank you for your consideration.

Sincerely,  
Mrs. gaile carr

Ms. Sheela Alex  
664 Stratford Dr  
Encinitas, CA 92024-4545

Mar 17, 2012

Alfred Pollard

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

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It's fantastic that we can invest in energy efficiency and renewable energy technologies in our homes. Increasing the frequency of this is the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change.

PACE programs were created to 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. Sheela Alex

Ms. Melissa Anderson  
751 W 40th St  
San Pedro, CA 90731-7109  
(310) 521-8817

Mar 17, 2012

Alfred Pollard

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Additionally, I believe all new homes that are built should have mandatory grey water systems and solar power cells. And the rest of us homeowners should follow suite and be given tax credits for doing 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. Melissa Anderson

Margaret Breitwisch  
PO Box 1517  
Saint Helens, OR 97051-0907  
(503) 366-0762

Mar 17, 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 would have some great benefits. It could reduce our country's dependence on fossil fuels, reduce pollution, improve public health and maybe even slow down climate change. PACE programs encourage homeowners to invest in sustainable energy. The investment would stay with the home, allowing future owners to take the responsibility for the investment and reap the benefits.

FHFA's assertion is that PACE assessments create unreasonable risk. In fact, clean energy investments can be among the most profitable that one can make to a home. Efficiency improvements lower the operating cost of home energy so homeowners have more cash for the mortgage. The Lawrence Berkeley Laboratory found that a solar system on a home adds to its value 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,  
Margaret Breitwisch

Mr. Bill Palleschi  
36588 Montecito Dr  
Fremont, CA 94536-2614

Mar 17, 2012

Alfred Pollard

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I am leading a program to encourage home owners to participate in group purchase of PV solar to help reduce costs. PACE allows the older home owner, retired folks on fixed income an affordable mechanism to reduce their energy bill, improve the asset value of their property and help make a tangible contribution toward reducing our countries 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,  
Mr. Bill Palleschi

Mr. Craig Dunkerley  
1417 Whitewood Ct  
San Jose, CA 95131-3708

Mar 17, 2012

Alfred Pollard

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

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FHFA seems to have taken a black & white, all or nothing approach to this situation. I agree that whatever risk may be associated with the PACE programs should be addressed and mitigated, but that needn't and -- for the good of the country -- shouldn't mean completely ruling out loans on homes participating in such programs. Surely that's throwing the baby out with the bath water.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards 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. Craig Dunkerley

Miss Antonia Shanahan  
2528 Avon Rd  
Ardmore, PA 19003-2602

Mar 17, 2012

Alfred Pollard

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C'MON!

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Sincerely,  
Miss Antonia Shanahan

Mr. Sam Livingston  
1272 Calle Del Arroyo  
Sonoma, CA 95476-8475

Mar 17, 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.

Please, PG&E is not safe--the recent disaster that blew up a neighborhood street, can't even keep track of legal documents, etc. I really want a new way to provide energy for our homes, rather than some monopolizing energy company that spikes prices up whenever we taper back on energy use!

Thank you very much for hearing our message.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards 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 Livingston

Dr. William Vaughan  
2223 Southwood Rd  
Jackson, MS 39211-6163  
(601) 366-2907

Mar 17, 2012

Alfred Pollard

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

Dear Alfred Pollard,

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The system will pay for itself in energy savings.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards 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. William Vaughan

Mr. Jonathan Fried  
3342 Crown Pointe Dr  
Stow, OH 44224-5488  
(330) 677-3435

Mar 17, 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.

As a homeowner, I welcome every opportunity to save money and help make the variable monthly costs of homeownership more predictable. As an American, I require that my government does its best to encourage a sea change in the way our nation consumes, generates, and distributes energy. By continuing to focus on supporting and encouraging fossil fuels, we only doom our nation to dependency on scarce foreign resources. Anything that any government agency can do to help encourage alternative US generated energy, especially that which is consumed where it is generated should not only be encouraged it should be the federal law. As a nation if we continue to do what we've always done regarding energy we will doom ourselves to funding our enemies and destroying our economy and our environment all while risking long term economic collapse. There is nothing risky about encouraging alternative energy. There is however tremendous risk in continuing to do what we've always done regarding energy policy - nothing.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards 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. Jonathan Fried

Mrs. Joan & Wallace MacDonald  
519 Emmons Dr  
Mountain View, CA 94043-2727

Mar 17, 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 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. Additionally, that action reduces pollution, improves public health and curbs 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. We absolutely don't understand that stance. 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 been told by realtors that our rooftop solar added to the value of our 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,  
Mrs. Joan & Wallace MacDonald

Dr. Philip Wood  
10290 Cypress Vine Dr  
Orlando, FL 32827-7032  
(407) 286-3172

Mar 17, 2012

Alfred Pollard

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

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I have in fact installed a 4.8 kilowatt system in my home and it saves us approximately \$100 per month. Some months we have a negative electric bill. We displace ~25% of the electricity we would use without 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,  
Dr. Philip Wood

Ms. Margaret Slawson  
2320 W Carriage Hill Dr  
Traverse City, MI 49686-5136  
(231) 947-1765

Mar 17, 2012

Alfred Pollard

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

Dear Alfred Pollard,

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We need government help, but we also need individuals to take their own home into consideration and make it as energy efficient as possible. Please allow them to do that without penalties.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards 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 Slawson

Susan Shipp  
PO Box 218  
Upperville, VA 20185-0218  
(540) 905-2767

Mar 17, 2012

Alfred Pollard

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

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Thank you for your consideration.

Sincerely,  
Susan Shipp

Mrs. Janet Zaso  
8065 Tinsley Pl  
Culpeper, VA 22701-9752  
(540) 219-0530

Mar 17, 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 affordable solar panels on my roof. I want to see more wind turbines and solar panels built in America!

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. Janet Zaso

Ms. Teresa Dozer  
8537 Wildomar Ave  
Reynoldsburg, OH 43068-8559  
(614) 860-9439

Mar 17, 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 the right thing and help the move to provide energy efficiency in 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. Teresa Dozer

Mr. David White  
PO Box 44  
North Sandwich, NH 03259-0044

Mar 17, 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 produce all of our energy, from PV solar electric to wood heat, on our own homestead and have for many years. Our home requires absolutely no fossil fuels whatsoever. We know first hand the benefits of energy conservation and self sufficiency.

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 reconsider its opposition to residential PACE programs. The benefits of these programs far outweigh their risk. Freddie Mac should establish fair underwriting standards that allow PACE programs to proceed and deliver the significant environmental and economic benefits waiting to be unlocked.

Sincerely,

David F. White  
PO Box 44  
North Sandwich, NH  
03259

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards 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 White

Mr. George & Denise Paquin  
2 Pendleton Rd  
Chelmsford, MA 01824-3522

Mar 17, 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, I'm likely far more concerned than you are about the liability and risk to the largest personal investment I will make in my lifetime. I also would ask that you consider well the positive effects on the local economies, the career opportunities and employment throughout the country this program would foster. We certainly could use the employment opportunities you are pushing away!

When you consider the risks in approving mortgages for homes in populous residential areas close to Nuclear Power plants whose operating licenses are now being extended for two decades more than their planned lifetimes, it seems to me by comparison to be close to professional negligence to assert that PACE programs create unreasonable risk.

The cost of this technology is less expensive than when the program was initiated. 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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You have an absolute opportunity to positively influence the images of your sub-agencies at a time when they could genuinely use a little polishing. History and politics regard well professionals that meet rise to challenges, foster innovation and makes things happen when they can make a difference. When managers do this, we're proud and thankful for their leadership and foresight. I would be pleased to be able to extend similar thoughts toward the FHFA at some point in the near-term 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. George & Denise Paquin

Elizabeth & Terrence McCloskey  
1602 Michigan Ave  
La Porte, IN 46350-5214  
(219) 326-0700

Mar 17, 2012

Alfred Pollard

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

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We strongly support the PACE program and would use it ourselves to put solar panels on our roof - American made and installed panels that would produce jobs and energy and thus help our economy.

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

Thank you for your consideration.

Sincerely,  
Elizabeth & Terrence McCloskey

Barbara Novovitch  
PO Box 411  
Marathon, TX 79842-0411

Mar 17, 2012

Alfred Pollard

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

Dear Alfred Pollard,

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We need MORE clean energy, not less. Please boost its importance by adding PACE programs to FHFA approval and support.

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,  
Barbara Novovitch

Miss Jaclyn Selden  
PO Box 1048  
Chesapeake Beach, MD 20732-1048

Mar 17, 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.

America has become so dependent on fossil fuels, but isn't taking into account the pollution this reliance creates. The smartest way to reduce this is to invest in efficient and renewable energy sources to power our nation. The PACE programs aim to eliminate the barriers that hinder homeowners' establishment of more energy-efficient improvements and keeping the investment with the home.

FHFA's criticisms of PACE are unfounded; clean energy investments lower homes' operating costs, providing their owners with more money. can be among the most profitable that one can make to a home. Additionally, the Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale.

These innovative PACE programs have the potential to 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,  
Miss Jaclyn Selden

Martha Roberts  
1603 Berkeley Ave  
Saint Paul, MN 55105-2023  
(651) 698-9349

Mar 17, 2012

Alfred Pollard

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

Dear Alfred Pollard,

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National policies are vital to creating real population level change to address the serious environmental issues we face globally. The US needs to get with the program and start taking action to address our nations outrageous over consumption of energy and massive contribution to global pollution and climate change. The American people need incentives and support to take action in their own homes and lives to help our nation to collectively tackle the climate and pollution crisis we face.

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,  
Martha Roberts

Ms. Judy Freilicher  
PO Box 93  
7207 High Bridge Rd  
De Ruyter, NY 13052-0093  
(315) 852-9524

Mar 17, 2012

Alfred Pollard

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

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My husband and I have been looking for programs like this to make energy efficiency improvements to our home, which currently are too expensive for us, and would most certainly take advantage of this program were it to be 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,  
Ms. Judy Freilicher

Mrs. Sylvia Bocskor  
1808 Midlothian Ct  
Vienna, VA 22182-3427  
(703) 255-2131

Mar 17, 2012

Alfred Pollard

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

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I hope that part of the program would be to update and make sure that the technology implemented in this program would be the most efficient and current .

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. Sylvia Bocskor

Mr. James Schley  
320 E 72nd St  
New York, NY 10021-4769  
(212) 628-7987

Mar 17, 2012

Alfred Pollard

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

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This really 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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I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards 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 Schley

Mr. H Allan Aho  
4319 Sussex Ave  
Lake Worth, FL 33461-1736

Mar 17, 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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As a Florida resident I've always wondered why there aren't solar panels and solar water heaters on every roof in the state. It should be a mandate that newly constructed homes and businesses have this technology, and existing homes should be subsidized to obtain 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. H Allan Aho

Mr. Greg Wilson  
3 Friar Ct  
Toms River, NJ 08753-2212

Mar 17, 2012

Alfred Pollard

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

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You know what the right thing to do is, now please do it!

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Thank you for your consideration.

Sincerely,  
Mr. Greg Wilson

Miss Donna Casciola  
2138 Union Hill Rd  
Malvern, PA 19355-7607  
(610) 933-0304

Mar 17, 2012

Alfred Pollard

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

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The poor need this assistance. Why not eliminate tax loopholes for the rich and the middle class and help the poor. Christ would have done the same.

Remember it is easier for a rich man to go through the eye of the needle than to enter into the kingdom. You need to stop nickle and diming the poor.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards 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 Donna Casciola

Dr. Maja Kricker  
224 Buteo Rdg  
Pittsboro, NC 27312-9326

Mar 17, 2012

Alfred Pollard

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

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Solar panels and new windows and doors would be a great way to make my home more energy efficient and reduce energy bills. My house is almost 40 years old and energy efficient improvements could really help. I am living in Chatham County where our community college has a wonderful sustainable building program and is promoting green building as a way to bring jobs, healthy development and a better quality of life to our community. Homes with clean energy installations sell well here. We have great solar businesses who would welcome the opportunity to install solar panels here. We also have small companies that do energy assessments and efficiency improvements. Everybody wins with a program that helps homeowners and the local economy.

I am on a fixed income and do not wish to add to my mortgage and pay out the added interest to make my home more energy efficient and cleaner. A property tax increase that I could save for throughout the year in an interest bearing account would make it much easier to pay for energy improvements to my home. I have many friends in my situation who would love to make their homes more energy efficient and move to solar but also cannot afford to make greater mortgage payments.

Our entire county would benefit from this program. Won't you help us 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,  
Dr. Maja Kricker

Mrs. Gail Murray  
929 Hopkins Hill Rd  
West Greenwich, RI 02817-2567  
(401) 397-4586

Mar 17, 2012

Alfred Pollard

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

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If every home in America, every school, every factory and office building were made energy efficient, think of all the good jobs that would entail! And imagine America free from fossil fuel wars...sometime, hopefully before too long.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards 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. Gail Murray

Mr. Steve Mark  
3311 Hedwig Rd  
Rossmoor, CA 90720-3022  
(562) 755-3330

Mar 17, 2012

Alfred Pollard

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

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Thank you for listening.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards 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 Mark

Mr. Ken Gale  
PO Box 1028  
Gracie Station  
New York, NY 10028-0007  
(212) 249-6689

Mar 17, 2012

Alfred Pollard

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

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This is thinking about the present AND the future.

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Thank you for your consideration.

Sincerely,  
Mr. Ken Gale

Ms. Teri Patrick  
9 Athena Ct  
Little Rock, AR 72227-5905  
(501) 227-7663

Mar 17, 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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As gas prices continue to rise and global warming continues to threaten the planet we must make every effort to conserve energy. To do otherwise is foolish, short-sighted, and most likely politically motivated.

I've priced new insulation and re-covering the ducts - the cost is prohibitive to the average American homeowner or landlord.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards 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. Teri Patrick

Ms. Kathryn Hiestand  
PO Box 494  
Bozeman, MT 59771-0494  
(406) 587-4343

Mar 17, 2012

Alfred Pollard

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

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My husband and I would like to add photovoltaic panels to our house, but at this point, without more financial incentive, we are hesitant to take out a loan to put these panels on our house. A program like PACE might just be the push we need. ANY program that helps people to use less energy and cleaner energy is a program worth funding.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards 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. Kathryn Hiestand

Ms. Durell Agha  
PO Box 221337  
Carmel, CA 93922-1337  
(831) 626-4165

Mar 17, 2012

Alfred Pollard

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

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And obviously, affordable improvements will provide jobs and help the economy.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards 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. Durell Agha

Ms. Catherine Ruha  
1541 NE 91st St  
Seattle, WA 98115-3144  
(206) 729-2789

Mar 17, 2012

Alfred Pollard

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

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Why would you want to stop such a program? We all must move toward cleaner energy sources and conservation measures. We must. Support the PACE program and keep a good thing 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,  
Ms. Catherine Ruha

Ms. Catherine Nagler  
3207 Thayer St  
Evanston, IL 60201-4946  
(847) 475-2210

Mar 17, 2012

Alfred Pollard

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

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Sincerely,  
Ms. Catherine Nagler

Mr. Donald Burg  
17 Old Wood Rd  
Pomona, CA 91766-4823  
(909) 629-2955

Mar 17, 2012

Alfred Pollard

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

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We the citizens of the United States are getting sick and tired of appointed officials that supposedly work for US and end up getting bought off by corporate interests that in NO way serve the people and their health and well being. It is past time for appointed cronyism to come to an end. We have had it with GREEDY bastards that are there for a free lunch and nothing more! Do your job SERVE the PEOPLE or resign your position!

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards 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. Donald Burg

Mrs. Lynnette Royce  
106 S Main St  
Bishop, CA 93514-3437

Mar 17, 2012

Alfred Pollard

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

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This is a no brainer! I demand my tax dollars be spent on clean energy programs.

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Thank you for your consideration.

Sincerely,  
Mrs. Lynnette Royce

Ms. Laura Fuderer  
18485 Garwood Ct  
South Bend, IN 46637-2144  
(574) 277-0409

Mar 17, 2012

Alfred Pollard

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

Dear Alfred Pollard,

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As Conservation Chair of the South Bend-Elkhart Audubon Society, I write to you on behalf of over 900 members. A major part of our mission is to work to preserve America's wildlife and natural habitat. We need clean energy and energy efficiency to reduce our harmful dependence on fossil fuels.

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Thank you for your consideration.

Sincerely,  
Ms. Laura Fuderer

Mrs. Kelly Vresilovic  
201 Kent Rd  
Ardmore, PA 19003-3303

Mar 17, 2012

Alfred Pollard

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

Dear Alfred Pollard,

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Thank You for all 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,  
Mrs. Kelly Vresilovic

Mr. Allan Lowe  
12065 Kestrel Rd  
Klamath Falls, OR 97601-8620  
(541) 882-6509

Mar 17, 2012

Alfred Pollard

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

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I live in Oregon and am a member of Klamath Sustainable Communities. We have sponsored a couple of Energy Forums here, encouraging the local community to install either solar panels or wind generators to make their homes more self-sustaining. So, we encourage this practice, but in this economy, only the more "well-to-do" can afford these systems. Government assistance seems to be the logical solution.

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. Allan Lowe

Ms. Emily Garcia  
747 Leicester Ln  
Houston, TX 77034-5447  
(281) 481-9288

Mar 17, 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.

Please Mr Pollard we need residential clean energy technologies for a healthy environment and for the good of all Americans.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards 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. Emily Garcia

Ms. Tamar Schwartz  
2579 31st St  
Astoria, NY 11102-1748  
(718) 728-7416

Mar 17, 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 rent now but if I every own my house I would love to make it energy efficient, energy clean, and sustainable!

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Thank you for your consideration.

Sincerely,  
Ms. Tamar Schwartz

Mr. Dashiell Dunkell  
11815 Mayfield Ave  
Los Angeles, CA 90049-5787  
(831) 425-8286

Mar 17, 2012

Alfred Pollard

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

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As a scientist and educator, 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,  
Mr. Dashiell Dunkell

Ms. Dot Montaine  
213 Hamilton St  
Harrisburg, PA 17102-2318  
(717) 233-1003

Mar 17, 2012

Alfred Pollard

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

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Time to do, not die! Zap it to me, sunshine!

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Thank you for your consideration.

Sincerely,  
Ms. Dot Montaine

Mr. Michael Goldstein  
19455 Rockslide  
Bedford, OH 44146  
(440) 786-0558

Mar 17, 2012

Alfred Pollard

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

Dear Alfred Pollard,

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As one who has taught economics and comes from a business background, it's essential to follow through with this. Even Ohio's governor John Kasick—where I reside—supports "Green 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,  
Mr. Michael Goldstein

Harriet Horton  
404 Marigold Ln  
Cedar Park, TX 78613-3480  
(512) 249-7626

Mar 17, 2012

Alfred Pollard

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

Dear Alfred Pollard,

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In view of the recent world economy, not everyone has been able to take advantage of this program and more time is needed so that more people can do so.  
Green living begins at 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,  
Harriet Horton

Ms. Harriet Horton  
404 Marigold Ln  
Cedar Park, TX 78613-3480  
(512) 249-7626

Mar 17, 2012

Alfred Pollard

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

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Thank you for your consideration.

Sincerely,  
Ms. Harriet Horton

Mr. David Passmore  
4000 Creighton Ridge Rd  
Cazadero, CA 95421-9500

Mar 17, 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. David Passmore

Dr. Jacob R. Raitt  
6905 Scotch Dr  
Laurel, MD 20707-5320  
(301) 317-9646

Mar 17, 2012

Alfred Pollard

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

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I would dearly love to have my home's electrical energy supplied by the sun (and I have a western exposure).

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards 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. Jacob R. Raitt

Ms. Rachael Denny  
4082 Interlake Rd  
Bradley, CA 93426-6933  
(805) 472-9036

Mar 17, 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,  
Ms. Rachael Denny

Ms. Sheryl Schultz  
500 Golf Rd  
Lancaster, PA 17602-4810

Mar 17, 2012

Alfred Pollard

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

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This is the way to a good future.

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Thank you for your consideration.

Sincerely,  
Ms. Sheryl Schultz

Janice Zaltman  
1000 Parkview Dr Apt 602  
Hallandale Beach, FL 33009-8905

Mar 17, 2012

Alfred Pollard

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

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This program will create momentum for homeowners to start looking at renewable energy. I urge you to take a deep look at how this can benefit everyone.

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Thank you for your consideration.

Sincerely,  
Janice Zaltman

Ms. Joyce Woods  
PO Box 891  
Ashland, OR 97520-0030

Mar 17, 2012

Alfred Pollard

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

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America used to be a world leader in innovation, technology and industry. We are being left in the dust by smart countries like Germany and industrial countries like China.

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Sincerely,  
Ms. Joyce Woods

Ms. Janet Norem  
5121 NE 184th St  
Lake Forest Park, WA 98155-4365  
(206) 440-9473

Mar 17, 2012

Alfred Pollard

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

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Even where we live near Seattle, WA, solar energy can be very effective. Our country needs much more alternative energy sources and solar is one 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,  
Ms. Janet Norem

Ms. Heidi Davison  
235 Wells Dr  
Athens, GA 30606-4053  
(706) 546-9643

Mar 17, 2012

Alfred Pollard

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

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I would love to add solar energy to my home, which would make it much more energy efficient while reducing the need for water and reducing the air pollution in my community. This is a win-win for all.

But, financing is an issue and you can help! Just like financing for any other home improvement project, loans should be available for energy efficiency projects.

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Thank you for your consideration.

Sincerely,  
Ms. Heidi Davison

Mr. Dennis Thomas  
530 Carlton Ave  
Brooklyn, NY 11238-3003

Mar 17, 2012

Alfred Pollard

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

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The energy savings of & resale premium for home owners plus the advantage of renewable energy over non-renewable energy plus the profits of investors on the bonds outweigh the problem of subordination of the lender's security in case of default (which has a low probability of occurrence and is partially remedied by the resale premium).

Benefits of having PACE:

Public good: Advantage of renewable energy over non-renewable energy

Private good: Energy savings of & resale premium for home owners

Private good: Profits of investors

Benefits of not having PACE:

Private good: Non-subordination of the lender's security

As you can see, it's three to one (if we discount the fact that public good outweighs private good which would result in a greater than three-to-one ratio). Hence the FHFA should support 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. Dennis Thomas

Ms. Paulette Schindele  
2442 Tamara Ln  
San Marcos, CA 92069-7501  
(760) 739-9869

Mar 17, 2012

Alfred Pollard

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

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I cannot stress enough how strongly 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.

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Thank you for your consideration.

Sincerely,  
Ms. Paulette Schindele

Ms. Betty And Robert Trentlyon  
409 W 21st St  
New York, NY 10011-2949  
(212) 242-7933

Mar 17, 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,  
Ms. Betty And Robert Trentlyon

Mr. William Roberson  
410 E 17th St Apt 4c  
Brooklyn, NY 11226-5736

Mar 17, 2012

Alfred Pollard

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

Dear Alfred Pollard,

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As long as we are dependent upon fossil fuels our energy security remains subject to the whims of international politics and market forces. Only renewable sources will insure the security and independence of our energy supply.

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Thank you for your consideration.

Sincerely,  
Mr. William Roberson

Mrs. Vivianne Mosca-Clark  
3565 E Fork Rd  
Williams, OR 97544-9713  
(541) 582-2456

Mar 17, 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 only reason I can see that might not set right with some people, is the money that isn't being sent to the rude over charging energy producers. We in Oregon are still paying outrageous energy bills. Since the 'Enron' rip off' we haven't had the cost of energy go back down.

I have a question...why is Fannie Mae and Freddie Mac still in business? They were part of the housing disaster.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards 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. Vivianne Mosca-Clark

Mr. Danny Hull  
2029 Sargent Ave  
Klamath Falls, OR 97601-1747

Mar 17, 2012

Alfred Pollard

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

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Thank you for your consideration.

Sincerely,  
Mr. Danny Hull

Mrs. Jean Gregory  
1109 Georgia St  
Key West, FL 33040-3431

Mar 17, 2012

Alfred Pollard

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

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**SUPPORT AFFORDABLE CLEAN BY KEEPING P.A.C.E WITH THE FUTURE!!!**

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Thank you for your consideration.

Sincerely,  
Mrs. Jean Gregory

Ms. Nikki Nafziger  
339 Thomas Ave  
Vallejo, CA 94590-7126  
(415) 948-5168

Mar 17, 2012

Alfred Pollard

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

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Furthermore, we could employ a lot of folks both manufacturing and installing solar panels and cells...and we would concomitantly remove our dependence on fossil fuels.

**STOP REPRESENTING THE OIL & COAL INDUSTRIES! DO WHAT THE MAJORITY OF PEOPLE WANT LIKE THE CONSTITUTION SAYS!**

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards 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. Nikki Nafziger

Ms. Kathleen Watson  
8190 Grape Ave  
Forestville, CA 95436-9649

Mar 17, 2012

Alfred Pollard

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

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This is one of the most painless ways to invest in alternative energy...PLEASE SUPPORT these 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. Kathleen Watson

Ms. Carol M. Neumann  
PO Box 7002  
Saint Paul, MN 55107-0002

Mar 17, 2012

Alfred Pollard

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

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If we don't plan for the future, there won't be one.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards 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 M. Neumann

Mrs. Susan Corbisier  
2012 21st Pl S  
La Crosse, WI 54601-6612  
(608) 788-3192

Mar 17, 2012

Alfred Pollard

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

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There is not reason for having the United States lag behind the rest of the developed world in 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. Susan Corbisier

Mrs. Lauren Meredith  
2257 Fulton St  
San Francisco, CA 94117-1006  
(415) 221-9599

Mar 17, 2012

Alfred Pollard

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

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American jobs, American energy independence, and American health should all be national priorities, not cuts to someone's budget line.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards 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. Lauren Meredith

Shirl Miles  
PO Box 651  
Arlington, TX 76004-0651  
(817) 296-5636

Mar 17, 2012

Alfred Pollard

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

Dear Alfred Pollard,

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There are other countries who have already participated in this wonderful energy. Let us proceed forward to gain new energy technologies and help out the world and the USA.

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

Thank you for your consideration.

Sincerely,  
Shirl Miles

Mr. Alex Mendelsohn  
164 Sea Rd  
Kennebunk, ME 04043-7321  
(207) 967-8812

Mar 17, 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 a smart way to reduce dependence on fossil fuels.

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. Alex Mendelsohn

Mr. Lionel Mares  
12032 Neenach St  
Sun Valley, CA 91352-3043

Mar 17, 2012

Alfred Pollard

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Please do not ignore this message. It is imperative that you take action!

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Sincerely,  
Mr. Lionel Mares

Mr. Bill Roseberry  
2151 Lincoln Hwy Apt G10  
Levittown, PA 19056-1216

Mar 17, 2012

Alfred Pollard

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We can do it now when we have options or wait until we need to do this to survive another economic downturn. This makes too much sense to not be put into effect.

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Thank you for your consideration.

Sincerely,  
Mr. Bill Roseberry

Ms. E Frank  
243 Holyoke St  
San Francisco, CA 94134-1439

Mar 17, 2012

Alfred Pollard

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

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With global warming shrieking in our ears and eyes, please enact this good program ASAP. Thank you.

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San Francisco, CA 94134-1439

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Sincerely,  
Ms. E Frank

Mr. Larry Bloom  
6061 Village Bend Dr Apt 416  
Dallas, TX 75206-3546  
(214) 926-1440

Mar 17, 2012

Alfred Pollard

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

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It's like this homeowners will find or create their own financing for solar/wind.

And we all know as consumers there isnt any risk and there shouldnt be any risk.

Solar and wind will be available for investment by any means to the american consumer/citizen because we demand 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. Larry Bloom

Mr. Dean Jarosh  
1213 W 6th St  
Silver City, NM 88061-4001

Mar 17, 2012

Alfred Pollard

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

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Let's promote alternative energy across the board. Residential houses, business and utilities.

Thanks, Dean

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards 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. Dean Jarosh

Dr. Sue Lynn  
PO Box 45  
Montgomery Creek, CA 96065-0045  
(530) 337-6192

Mar 17, 2012

Alfred Pollard

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

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Nothing is more important to the future of our climate than moving toward 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,  
Dr. Sue Lynn

Mr. John Curley  
2 Bufflehead St  
American Canyon, CA 94503-1378

Mar 17, 2012

Alfred Pollard

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

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We would really like to invest in solar panels on our home, soon.

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Thank you for your consideration.

Sincerely,  
Mr. John Curley

Mr. Norman Wagner  
1020 N Lake Shore Dr  
Culver, IN 46511-1210  
(574) 842-2803

Mar 17, 2012

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Clean energy makes so much sense with less dependency on polluting fossil fuels.

If Germany can lessen its footprint on the planet, why can't we. It's for sure we can not afford to pollute the aquifer in the water-starved southwest just to end up supplying China with Canadian tar sand 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. Norman Wagner

Ms. Eleanor Mack  
515 Bay Ave  
Point Pleasant Beach, NJ 08742-2534  
(732) 899-0391

Mar 17, 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.

Solar energy should have been employed in the 60's! Let's get with mother nature.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards 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. Eleanor Mack

Mr. Jan Charvat  
573 Anderson Rd  
Alpine, CA 91901-1504

Mar 17, 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.

One year ago, we bought and installed a solar PV system at our house and love the savings! It reduced our utility bill by 90% and requires zero maintenance. The monthly payments to pay off the system are less than what we paid the utility company!

I want all my friends and neighbors to have the opportunity to install similar systems--they are the wave of the future, but we need to help this future arrive sooner rather than later. Our children will be grateful...

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards 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. Jan Charvat

Mr. Charles Langford  
1640 NW Kings Blvd  
Corvallis, OR 97330-1904  
(541) 757-2531

Mar 17, 2012

Alfred Pollard

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I would gladly pay for an increase in property taxes to install solar panels, but I cannot afford to pay the current upfront cost of solar panels. I cannot imagine I am the only one in this position.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards 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 Langford

MaryRose Randall  
928 Falls Rd  
Rock Hill, SC 29730-6551

Mar 17, 2012

Alfred Pollard

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Solar panels are very expensive. 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. Loaning people money to invest in solar is a good idea.

Clean energy investments can be among the most profitable that anyone 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 to take as many avenues as possible to reach a maximum amount of sustainable, renewable energy generation. The more diverse our energy generation is, the greater our security as a country.

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

Thank you for your consideration.

Sincerely,  
MaryRose Randall

Ms. Jeanette King  
4205 Colgate Way  
Livermore, CA 94550-3414  
(925) 443-0318

Mar 17, 2012

Alfred Pollard

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Thank you for your consideration.

Sincerely,  
Ms. Jeanette King

Mr. Cesar Ortiz  
1339 Euclid Ave  
Long Beach, CA 90804-2912

Mar 17, 2012

Alfred Pollard

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Dear Alfred Pollard,

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Please allow this to transpire into the holmes and communities of our States today. This will only produce cleaner air, build more robust electrical grids, and create more jobs for everyone.

Thank you

Cesar ortiz.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards 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. Cesar Ortiz

Ms. Colette Dupont  
4565 Olive Ave  
La Mesa, CA 91942-8828  
(619) 698-2573

Mar 17, 2012

Alfred Pollard

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Without a program, I will not be able to afford this.

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Thank you for your consideration.

Sincerely,  
Ms. Colette Dupont

Ms. Pamela Skaar  
2046 Helena St  
Madison, WI 53704-5520  
(608) 241-5332

Mar 17, 2012

Alfred Pollard

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

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Thank you for your consideration.

Sincerely,  
Ms. Pamela Skaar

Ms. Beth Locker  
1587 S Windsor St  
South Royalton, VT 05068-9630

Mar 17, 2012

Alfred Pollard

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I have recently moved to Vermont, in large part because the state has clean air and has embraced programs like PACE that support clean energy technologies.

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Access to a PACE program would help me make my home more efficient AND more marketable should I ever choose to sell. Please consider the value of PACE and stop the FHFA opposition.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards 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. Beth Locker

Mrs. Stephanie Hansen  
123 Valley Brook Dr  
Blue Grass, IA 52726-9599  
(563) 381-5266

Mar 17, 2012

Alfred Pollard

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Why not make it more economical for everyone to be able to afford the earth friendly 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,  
Mrs. Stephanie Hansen

Jeane Dayton West  
1920 Shipley Rd  
Wilmington, DE 19803-5217  
(302) 571-8279

Mar 17, 2012

Alfred Pollard

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Sincerely,

Jeane Dayton West  
1920 Shipley Road  
Oak Lane Manor  
Wilmington, DE 19803

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Thank you for your consideration.

Sincerely,  
Jeane Dayton West

Mr. Steve Alexander-Larkin  
156 Ludie Ln  
Greensburg, LA 70441-4064  
(985) 247-4795

Mar 18, 2012

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Your department has been wonderful on this issue before. I hope your department continues to perform well on 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. Steve Alexander-Larkin

Irene Rodriguez  
2735 Carmelita Way  
Pinole, CA 94564-1252  
(510) 758-9831

Mar 18, 2012

Alfred Pollard

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Solar and wind energy saves money, Creates JOBS, and increases property values. Please bring back PACE. It makes financial and environmental sense.

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Thank you for your consideration.

Sincerely,  
Irene Rodriguez

L Bathgate  
355 Linda Way  
Mill Valley, CA 94941-3804

Mar 18, 2012

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It all sounds good. I really don't know if the Sierra Club's data is sound, but it is worth 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,  
L Bathgate

Erin Mccarty  
1079 Tisdale Rd  
Louisa, VA 23093-4569

Mar 18, 2012

Alfred Pollard

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

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\*\*\*\*

I would support any initiative that would provide homeowners with a means of installing solar panels and wind power to their homes. When we built our home in 2008 we were told we could not build solar/wind because we were using an FHA loan. When the housing market crashed we lost all equity that we had been working toward in order to retro-fit our home with solar/wind. We desperately long to convert our home to a completely renewable form of power, but lack the independent means to do so. The government could go a long way toward a nation free from dependence on foreign oil if it would aid its people in becoming energy 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,  
Erin Mccarty

Mr. Dennis Heller  
2324 NE 103rd St  
Seattle, WA 98125-7643  
(206) 363-7811

Mar 18, 2012

Alfred Pollard

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

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Like millions of others, we have long-term plans to go to solar for a significant part of our electricity and heat. A re-authorization of the PACE program will make our desire a certainty.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards 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. Dennis Heller

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2324 NE 103rd St  
Seattle, WA 98125-7643  
(206) 363-7811

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Thank you for your consideration.

Sincerely,  
Mr. Dennis Heller

Mrs. Beverly Welber  
5203 Dogwood Dell St  
Marathon, FL 33050-2638

Mar 18, 2012

Alfred Pollard

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

Dear Alfred Pollard,

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I have a dozen solar panels on my white roof, solar hot water, and cisterns that store 5,000 gallons.

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.

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Thank you for your consideration.

Sincerely,  
Mrs. Beverly Welber

EDWARD JONES  
5071 Anchor Cv  
Memphis, TN 38117-3404  
(901) 374-0582

Mar 18, 2012

Alfred Pollard

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

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So what's the problem?

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

Thank you for your consideration.

Sincerely,  
EDWARD JONES

Mr. Mark Loscutoff  
6323 N 115th Cir  
Omaha, NE 68164-1425

Mar 18, 2012

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PACE is too good a concept to be dismissed out-of-hand. It must be designed and administered in a way that gives workable, practical, and verifiable results. The potential for saving energy and money is huge for millions of homeowners. America needs 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. Mark Loscutoff

Mr. Douglas Hodum  
114 Stewart Ave  
Farmington, ME 04938-7011  
(207) 491-2558

Mar 18, 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.

Please encourage responsible home ownership and 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,  
Mr. Douglas Hodum

Ms. Janiece Staton  
817 SW 171st Ave  
Beaverton, OR 97006-4938

Mar 18, 2012

Alfred Pollard

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Renewable energy is CRUCIAL for the USA, both in the short-term AND the long-term! We have GOT to get off of fossil fuels, ASAP! They are TRASHING THE PLANET and habitats for humans and animals, alike!

This is a REASONABLE manner for most homeowners to become mostly energy INDEPENDENT! While I REALIZE that makes the fossil fuel companies LIVID, the rest of us would like to be FREED from their fiscal slavery and the pollution of air, water, and soil that, inevitably, come with the use of fossil fuels. Residential PACE programs are wise and responsible ways to created multiple levels of FREEDOM for the American 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. Janiece Staton

Ms. Stephanie Sharpe  
3569 NW 87th Ter  
Gainesville, FL 32606-5694

Mar 18, 2012

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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.

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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.  
Sounds like this is a 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,  
Ms. Stephanie Sharpe

Miss Becky Grajeda  
2214 N Saint Louis Ave Apt 3a  
Chicago, IL 60647-3551  
(909) 624-4430

Mar 18, 2012

Alfred Pollard

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For a long time my parents have considered implementing solar panels on their home, but the immediate cost is too high. With help from PACE programs it brings the cost down enough for them to consider this option.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards 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 Becky Grajeda

Bill Testerman  
518 E Main St  
Rogersville, TN 37857-2730  
(423) 272-8779

Mar 18, 2012

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Thank you for your consideration.

Sincerely,  
Bill Testerman

Mr. Ralph Fourmont  
520 Jordan Rd  
Sedona, AZ 86336-4182

Mar 18, 2012

Alfred Pollard

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It's time we started to take care of the earth...I vote clean 100%, at the welcome risk of sacrificing a greedy, controlling lifestyle.

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Sincerely,  
Mr. Ralph Fourmont

Mrs. Lisa Morris  
233 E 19th St  
Lockport, IL 60441-4312

Mar 18, 2012

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Hello, I am interested in having this solar program reinstated.. Fossil fuels, natural gas, etc. will not last forever, while they will last for many years to come, there is no controversy that they will last forever, and changing over to new sources of energy will take years to implement.. the time to get started is now.. also as a collective conscious species we should be looking on ways to sustain our life giving planet, without so much pollution and other harms...

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Sincerely,  
Mrs. Lisa Morris

Mr. Jeff Snyder  
6201 Radom Ave  
Saint Louis, MO 63116-2251  
(314) 481-0786

Mar 18, 2012

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.

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Sincerely,  
Mr. Jeff Snyder

Mr. Edward Greene  
2108 Evelyn Ave  
Memphis, TN 38104-5416  
(901) 278-5430

Mar 18, 2012

Alfred Pollard

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

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This program is so important. So many want to do more but can't

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Thank you for your consideration.

Sincerely,  
Mr. Edward Greene

Susan Cavalieri  
212 Woods Brooke Ct  
Ossining, NY 10562-2095  
(914) 923-2335

Mar 18, 2012

Alfred Pollard

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

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Sincerely,  
Susan Cavalieri

Ms. Randee Lasalle  
127 Linda Lee Dr  
Rotonda West, FL 33947-2862  
(320) 905-4403

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I would love to make an investment in my current home that helps curb the energy drain. If there were an incentive financially, we could probably swing it. It's an investment in our future.

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Thank you for your consideration.

Sincerely,  
Ms. Randee Lasalle

Mrs. Anita Nicklen  
686 W Main Rd  
El Centro, CA 92243-2115

Mar 18, 2012

Alfred Pollard

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**SOLAR ROOFTOP IS THE WAY TO GO! HOMEOWNERS SHOULD HAVE ACCESS TO ALL THE SUBSIDIES THAT THE FEDERAL GOVERNMENT IS OFFERING TO PATTERN ENERGY AND THE REST THAT ARE DEVELOPING HUGE PROJECTS JUST FOR PROFITS, THEY DON'T CARE ABOUT OUR \$\$\$**

\*\*\*\*\*  
\*\*\*\*\*

**Note:SAY NO TO THE OCOTILLO WIND ENERGY FACILITY PROJECT. PROTECT OUR HEALTH, OUR LAND AND OUR HISTORY.**

Developing alternatives to fossil fuels is essential to the survival of our species, but this is the wrong project in the wrong place.

Pattern Energy proposes to build the Ocotillo Wind Energy Facility on 20 square miles of public land around the desert community of Ocotillo, 90 miles east of San Diego at the cost of over a half billion dollars. They are proposing 112 wind turbines, each one as high as a forty story building. Most of the 266 people in the community live within two miles of the turbines.

\*READ MORE AT

<http://www.change.org/petitions/say-no-to-the-ocotillo-wind-energy-facility-project>

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Sincerely,  
Mrs. Anita Nicklen

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686 W Main Rd  
El Centro, CA 92243-2115

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Thank you for your consideration.

Sincerely,  
Mrs. Anita Nicklen

Mr. Robert Carr  
PO Box 184  
97 Hendl way  
Leicester, NC 28748-0184  
(828) 683-6090

Mar 18, 2012

Alfred Pollard

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In my state, utilities will lease solar panels to businesses only. My electric costs have tripled , and I'm with a Co-op! I am totally dependent, and when weather or technical events occur, I'm out in the cold. If homeowners could lease the panels ( as installation costs are high) , they would provide interim power, as well as reduce cost., and perhaps, increase the value of a home.

They do it in Europe, let's do it here!

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards 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 Carr

Ms. Nora Weaver  
2618 E Crestline Dr  
Bellingham, WA 98226-4260  
(360) 483-9807

Mar 18, 2012

Alfred Pollard

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As a homeowner I would LOVE to be able to make my home much more energy efficient...and employ my neighbors in manufacturing and construction the effort!

Green shouldn't be just for the wealthy...it should be for us ALL!  
'Green' is the new Red White and Blue. Let's embrace 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. Nora Weaver

Ms. Jennifer Tucker  
3140 Ridge Ct  
Placerville, CA 95667-5815

Mar 18, 2012

Alfred Pollard

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This is a very positive step towards encouraging people to invest in clean energy. I support 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,  
Ms. Jennifer Tucker

Mr. Alejandro Castro  
1178 Paseo Los Reyes  
Calexico, CA 92231-4104

Mar 18, 2012

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Sincerely,  
Mr. Alejandro Castro

Dr. Laulette Hansen  
127 S Easy St  
Missoula, MT 59802-5485  
(406) 543-3554

Mar 18, 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.

Please do not take away the support for homeowner's renewable energy, which gives us hope and sight of a future in which we might again become the independent, self-sustaining householders we once were. We do not object to public energy where it is feasible, but we do object to being denied the support which we are taxed and charged to provide to large, and sometimes inefficient, energy corporations. We demand, and request, that you renew support for solar, and other home-based green energy systems. Please, renew our nation's creativity and inherent self-reliance! L. Hansen

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards 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. Laulette Hansen

Dr. Linda Glass-Frederick  
485 San Leon  
Irvine, CA 92606-8259  
(949) 863-1636

Mar 18, 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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We don't need companies to monopolize the production of solar-based electricity by using large land areas for collectors or dishes. Let homeowners and landlords save money with personal roof collectors!

We need to turn the energy corner!!!

Linda Glass-Frederick

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards 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 Glass-Frederick

Ms. Catie Shinn  
3938 Jamieson Ave  
Saint Louis, MO 63109-1155  
(314) 781-9255

Mar 18, 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.

Your and our 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. Catie Shinn

Ms. Joan Forest  
60 N Pleasant Vw  
Cornville, AZ 86325-5746  
(928) 639-2785

Mar 18, 2012

Alfred Pollard

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

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I am currently in the process of upgrading my solar system which I have had since 2004. Having our own solar systems installed is one small way of dealing with the energy crisis confronting all of us.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards 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 Forest

Ms. Susan Massey  
817 E 7th St  
Holtville, CA 92250-1446  
(760) 356-5649

Mar 18, 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 love to be able to take advantage of such an opportunity.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards 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 Massey

Mrs. Judith DiNardo  
3683 Silvercrest Dr  
Stow, OH 44224-3259  
(330) 688-1767

Mar 18, 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.

Two years ago, the Federal Housing Finance Authority (FHFA) derailed a program that allowed homeowners to put solar panels on their roofs and invest in energy-efficiency without having to take a personal loan. Right now, you are taking public feedback on this program. I stand with clean energy.

The program -- called PACE or Property Assessed Clean Energy -- was in full force in over 20 states until FHFA deemed it too risky. This decision conflicts with the 27 states that believe local PACE programs are a good investment. Bring PACE back. I want to be able to invest in clean energy and energy-efficiency in my home.

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. Energy savings, cost savings, and a cozier home! If I sell my home before the project is paid for, the tax is passed on to the new homeowner who will continue to reap the benefits. Bring back PACE because it makes clean energy and home energy-efficiency improvements affordable.

PACE also brings an economic shot in the arm to our communities. Within the first year, the Boulder County, CO PACE program created 120 jobs, brought \$20 million in overall economic activity, and reduced homeowner's energy use by \$125,000.1 What if you could do the same for my community?

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 Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale.

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.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards 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. Judith DiNardo

Dr. William Davis  
129 Wittenberg Rd  
Bearsville, NY 12409-5627  
(845) 679-4678

Mar 18, 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 am on FIXED income. If there are no tax breaks, how can I convert to renewable energy? Nationalize the corrupt and fascist oil, gas and coal corporations and use their ill-gotten billions/trillions to invest in renewable 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,  
Dr. William Davis

Mrs. Sharon Ehrlich  
14838 N Briarwood Dr  
Fountain Hills, AZ 85268-2316  
(480) 816-3501

Mar 18, 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 urge you to reconsider the PACE Programs. The concerns addressed in the 2010 statement can easily be addressed with proper changes to the process. Without support for more energy efficient homes, especially for lower income groups, we will continue to see families struggle to make ends meet in order to pay their utility bills.

Our country must move off oil and coal based energy sources, but unless the FHFA reinstates the PACE Programs only people in higher income brackets will be able to avail themselves of clean energy sources for their homes. This is unfair.

I hope FHFA will take the steps necessary to shore up the PACE Programs and minimize the risks to both those it is designed to help and to investors.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards 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. Sharon Ehrlich

Henry Robertson  
1927 Mitchell Pl  
Saint Louis, MO 63139-3548  
(314) 647-5603

Mar 18, 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.

FHFA's position is holding up one of the most promising sustainability options homeowners can use today. Our legislature here in Missouri passed a law authorizing PACE, but it's been held up ever since. Please remove this obstacle.

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

Thank you for your consideration.

Sincerely,  
Henry Robertson

Mr. Dave Groves  
811 Edison St SE  
Olympia, WA 98501-1978

Mar 18, 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.

We hope new energy solutions will stop wars and kids not having a 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. Dave Groves

Dr. Ann Searing  
483 Canton Ave  
Milton, MA 02186-3217  
(617) 696-1994

Mar 18, 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 think 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, especially since 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. Ann Searing

Ms. Rhonda Knight  
812 SE 136th Ave  
Vancouver, WA 98683-6943  
(503) 381-2644

Mar 18, 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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**NOT SURE WHY ANYONE WOULD BE OPPOSED TO THIS! THE RISK SEEMS NEGLIGIBLE COMPARED TO THE BENEFITS! WHAT GREAT PUBLIC RELATIONS TO BE INVESTING IN CLEAN ENERGY AND CREATING JOBS!**

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards 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. Rhonda Knight

Ms. Julia O'Neal  
231 Holcomb Blvd  
Ocean Springs, MS 39564-5027

Mar 18, 2012

Alfred Pollard

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

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It is pretty useless here, since Mississippi Power has PROMISED that it will NEVER ALLOW NET METERING. Weird that the Public Service Commission has no voice in that, but here, we know who rules.

Still, for the other states, that have sun (MS Power says we have none), it would be good.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards 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. Julia O'Neal

Dr. Marvin & Barbara Mathews  
44 White Sands Pl  
Kailua, HI 96734-1966  
(808) 261-8420

Mar 18, 2012

Alfred Pollard

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

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We have recently installed a PV system for our residence. We would not have been able to afford this without the tax credits

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards 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. Marvin & Barbara Mathews

Ms. Joyce Stoffers  
14202 N Baywood Ct  
Sun City, AZ 85351-2331

Mar 18, 2012

Alfred Pollard

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

Dear Alfred Pollard,

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This would be helpful to the health of us all and I know I would be interested!

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. Joyce Stoffers

Mrs. Virginia Dotson  
PO Box 1298  
Show Low, AZ 85902-1298  
(480) 945-1367

Mar 18, 2012

Alfred Pollard

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

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I have solar panels on my home, and think we should make it easier for more people to have panels on their 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,  
Mrs. Virginia Dotson

Ms. Martha Hahn  
3905 E White Oak Rd  
Appling, GA 30802-2101  
(706) 556-9864

Mar 18, 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 past time for America to take serious action to reduce our impact on the environment, including taking a stand to reduce global warming. 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. Martha Hahn

Ken Shilling  
12511 Guinevere Rd  
Glenn Dale, MD 20769-8943  
(301) 801-8803

Mar 18, 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 saved nearly 2/3 reduction in energy usage through conservation, more efficiency, insulation. I am using solar energy to meet most of my energy. Invest in US jobs with US technology for US 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,  
Ken Shilling

Tracy O'Connell  
N8796 410th St  
Spring Valley, WI 54767-8338

Mar 18, 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.

By lowering its operating cost, efficiency improvements leave homeowners more cash to pay their 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,  
Tracy O'Connell

Ms. Lynne Gabbe-Harkcom  
1045 Oak St Apt 711  
Jacksonville, FL 32204-3917

Mar 18, 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.

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.

Investing in energy efficiency and renewable energy technologies in homes is a necessary part of the multiple-prong attack 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. Lynne Gabbe-Harkcom

Mr. Jerry Brownfield  
3820 Fielding Ave  
Bellingham, WA 98229-2924  
(360) 738-8899

Mar 18, 2012

Alfred Pollard

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

Dear Alfred Pollard,

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It seems to me that not having programs such as PACE increases the risk that our dependency on foreign energy sources will continue to increase. Defending our access to foreign oil has cost this country trillions in 'defense' dollars.

The distributed generation of power is a way to maximize energy security, that is millions of homes generating power are much more difficult to destroy than a single nuclear power plant. Even our competition, Europe and China, generate higher percentages of their power from wind and solar. Every lease of government resources should be spent on moving us to renewable power and improving the efficient use of energy.

Furthermore, all new construction should be required to calculate the buildings efficiency and its applicability for solar enhancement. A computer based program should be developed so that for a small fee each home or commercial building could have a rating generated for its buyers to see.

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. Jerry Brownfield

Mr. Daniel Stewart  
776 Glendale Rd  
Marietta, OH 45750-2245

Mar 18, 2012

Alfred Pollard

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

Dear Alfred Pollard,

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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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I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards 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. Daniel Stewart

Ms. Linda Cifelli  
134 Winston Dr  
Williamsburg, VA 23185-3324  
(757) 565-1839

Mar 18, 2012

Alfred Pollard

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

Dear Alfred Pollard,

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**THIS IS A MUCH BETTER ALTERNATIVE THAN BLASTING PEOPLE WITH MERCURY TO GIVE US 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. Linda Cifelli

Mr. Bill & Maria Nierstedt  
320 Hickory Ave  
Garwood, NJ 07027-1447  
(908) 654-8586

Mar 18, 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.

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. It is time that this country realized that oil drilling and natural gas fracking for non-renewable resources is NOT the way to provide for the future energy needs of this country. 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. Bill & Maria Nierstedt

Jean Rhyne  
43880 44th St W  
Lancaster, CA 93536-6871  
(661) 466-6642

Mar 18, 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 wanted to get solar panels on our roof last year, but couldn't afford it at the time. Now that we could afford it with the incentive, it's gone.

Please bring it back for people like us- that are now able to take advantage of it. We care about the environment, for our children's 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,  
Jean Rhyne

Ms. Borg Hendrickson  
PO Box 447  
Kooskia, ID 83539-0447  
(208) 926-7875

Mar 18, 2012

Alfred Pollard

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

Dear Alfred Pollard,

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It is obvious now that 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. Borg Hendrickson

Ms. Esther Faber  
2716 Williams St  
Bellingham, WA 98225-2316  
(360) 676-4949

Mar 18, 2012

Alfred Pollard

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

Dear Alfred Pollard,

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We know that clean, sustainable energy will be the way of the future. Support it. I do. I bought a green home, which I now live in, because it was green and I am so happy with the benefits to me personally and to all who live on our earth.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards 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. Esther Faber

Ms. Renna Draynel  
250 W 103rd St  
New York, NY 10025-4400  
(212) 222-8808

Mar 18, 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. The "unreasonable risk" is to continue to ignore and fail to create and support programs that address our pressing need to switch to clean, sustainable energy! The U.S. has failed to provide transformative leadership on this issue and continues to support measures that rely on polluting energy sources; we do this at our peril and create risk when we could be providing a remedy like 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,  
Ms. Renna Draynel

Mrs. Andreyka Marks  
1214 Miramonte Dr  
Santa Barbara, CA 93101-4817  
(805) 969-4610

Mar 18, 2012

Alfred Pollard

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

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Solar is more important than 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,  
Mrs. Andreyka Marks

Mr. Umair Qadeer  
122 Encina Dr  
Naperville, IL 60540-4210  
(773) 720-2834

Mar 19, 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. Umair Qadeer

Ms. Janet Sheffield  
4860 S 16th Rd  
Aldrich, MO 65601-9148  
(417) 694-2092

Mar 19, 2012

Alfred Pollard

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

Dear Alfred Pollard,

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I want 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. Janet Sheffield

Mr. Thomas Hutton  
369 Mission Hill Rd  
Boynton Beach, FL 33435-8551

Mar 19, 2012

Alfred Pollard

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

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Thank you for taking the time to read my views on this important 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. Thomas Hutton

Mr. Steven Hanson  
315 Cherry Valley Dr  
Huffman, TX 77336-2806  
(281) 324-3093

Mar 19, 2012

Alfred Pollard

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

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[Please withhold my name, email address, phone number, fax number, and home address from the public record.]

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Thank you for your consideration.

Sincerely,  
Mr. Steven Hanson

Mr. Michael Stephens  
218 S Ranchette Rd  
Mead, OK 73449-6302

Mar 19, 2012

Alfred Pollard

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

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To me, this seems to be the way to go to help in becoming a country that will reduce the need to purchase non-domestic oil and gas. Let's help the economy by "buying" into this type of energy recovery.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards 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. Michael Stephens

Mr. Gregory Noel  
720 Avondale Ave  
Holly Hill, FL 32117-3608  
(386) 295-8640

Mar 19, 2012

Alfred Pollard

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

Dear Alfred Pollard,

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-----  
Dear Mr. Pollard

I totally support the PACE program, the United States should be at the forefront of promoting renewable energy programs and this program is also a proven job creator.

Sincerely,  
Gregory A. Noel

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards 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. Gregory Noel

Dr. Ronald Jyring  
2787 97th Ave NW  
Bismarck, ND 58503-8452  
(701) 223-0592

Mar 19, 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. It is my understanding that the Lawrence Berkeley Laboratory found that the presence of a solar system on a home provides a significant premium at resale.

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,  
Dr. Ronald Jyring

Mr. John D Calandrelli  
645 Farmington Ave  
Hartford, CT 06105-2907

Mar 19, 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.

Why is this so hard? When something can be proven to your satisfaction to be beneficial, why is the US so entrenched? We can spend incomprehensible amounts of money killing other people in far off lands but when we come up with ways to finance clean energy it's like pulling teeth out of tiger that's still awake.

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. John D Calandrelli

Eric Julian  
416 Lamarque Ct  
Grass Valley, CA 95945-7060  
(530) 889-4121

Mar 19, 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.

Not to mention the JOB creation, reducing our carbon footprint, increase property value, healthy local economy.

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

Thank you for your consideration.

Sincerely,  
Eric Julian

Hannah Meara  
135 School St Apt 1  
Santa Cruz, CA 95060-3740  
(831) 426-7714

Mar 19, 2012

Alfred Pollard

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

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Let's make future possible for our grandchildren and their children. Urgent measures must be taken to reduce global warming.

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

Thank you for your consideration.

Sincerely,  
Hannah Meara

Mrs. Debra Markert  
10308 Nesbitt Ave S  
Bloomington, MN 55437-2215  
(952) 897-1372

Mar 19, 2012

Alfred Pollard

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

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Why would solar panels be bad? Only because the oil and gas companies are afraid of this. Please do not jeopardize our future with poor programing.

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,  
Mrs. Debra Markert

Mrs. Helen Findley  
6225 Mineral Point Rd Apt C61  
Madison, WI 53705-4575  
(608) 230-3054

Mar 19, 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,  
Mrs. Helen Findley

Ms. Penny Sallberg-Carrillo  
535 E Jackson St  
Pasadena, CA 91104-3622

Mar 19, 2012

Alfred Pollard

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

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This is a really great idea and seems to be a win-win for everyone.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards 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. Penny Sallberg-Carrillo

Ms. Eloise Nenon  
PO Box 308  
7 Court Place  
Chatham, VA 24531-0308  
(434) 432-4381

Mar 19, 2012

Alfred Pollard

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

Dear Alfred Pollard,

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My house began in 1782. As time went on, in the next 150 years, more was added. We are working on solar for our house ..... panels where they will not be visible from the street ..... historically appropriate, needless to say.

This certainly is NOT A RISK, but it will save us money, create needed jobs and make our Commonwealth more energy independent. PLEASE DO ALL YOU CAN TO SUPPORT people like us. HISTORIC GREEN can work for us in Chatham, Virginia ..... and elsewhere. HELP US PLEASE!

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Thank you for your consideration.

Sincerely,  
Ms. Eloise Nenon



Ms. Eloise Nenon  
PO Box 308  
7 Court Place  
Chatham, VA 24531-0308  
(434) 432-4381

Mar 19, 2012

Alfred Pollard

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

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Thank you for your consideration.

Sincerely,  
Ms. Eloise Nenon



Mr. H. Jordan Rouse  
30 Marion St  
Trenton, NJ 08618-4651

Mar 19, 2012

Alfred Pollard

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

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Thank you for your consideration.

Sincerely,  
Mr. H. Jordan Rouse

Dr. Kathryn Kelley  
7th Str And Maria  
St. Paul, MN 55108

Mar 19, 2012

Alfred Pollard

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Dear Alfred Pollard,

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While I live in a 120 unit condo, we expect to participate also. We are learning about solar and wind alternatives to our heating. Everyone has to think, change, and pay little by little now in order to assure a future that is earth friendly and as it must be for our children to live healthy lives that are affordable.

It is important to do the right thing rather than just act in accord with saving some money for some people today at a huge cost to generations to come. Our most important concern has to be to sustain life on earth when we are now billions of people depleting limited supplies of everything.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards 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. Kathryn Kelley

Ms. Sharon Fay  
4000 NE 27th Ave  
Lighthouse Point, FL 33064-8058

Mar 19, 2012

Alfred Pollard

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

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This is a great program for Low Income rentals and organizations that manage Low income rentals. It will be great to lower these people's energy bills and people will have more money to stimulate the economy.

This program should be extendedd to only American Made products. This will also stimulate the economy!

I would like to take advantage of 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. Sharon Fay

Mr. Lorenz Weber  
2800b Lafayette Ave  
Austin, TX 78722-2332

Mar 19, 2012

Alfred Pollard

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We need clean, rooftop solar now. It would be nice to see you doing everything that you can to make this happen.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards 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. Lorenz Weber

Maryska Suda  
1099 Pennsylvania Ave  
Saint Louis, MO 63130-2328  
(314) 875-9452

Mar 19, 2012

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This is a WIN-WIN-WIN program! I am a homeowner myself and plan to take full advantage!

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

Thank you for your consideration.

Sincerely,  
Maryska Suda

Mrs. Steven Dauber  
3751 SW Canoe Creek Ter  
Palm City, FL 34990-1362  
(561) 793-7077

Mar 19, 2012

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**HELP PEOPLE TO BE BETTER ABLE TO HELP THEMSELVES IN WISE ENERGY EFFICIENT OPTIONS!**

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Thank you for your consideration.

Sincerely,  
Mrs. Steven Dauber

Letha McIntire  
2499 Divide Pass  
Blanco, TX 78606-5770  
(830) 833-0315

Mar 19, 2012

Alfred Pollard

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

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I think the government should be active in promoting alternatives to fossil fuels. I'm especially interested in making solar panels more mainstream and accessible. We live in rural south Texas, so it often seems insane to be using electricity from our provider when we have months of intense sunlight and could be producing our own energy. I am quite willing to pay for solar technology at my residence to the degree I can afford it, but this is the problem. I'm now retired, and my budget is limited. Solar should not be just for the rich.

It is my belief that many Americans would really like to be part of the solution to our energy problems and to our environmental problems. Please support alternative 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,  
Letha McIntire

Ms. Jane Goldthwait  
329 Sunnyridge Rd  
Burnsville, NC 28714-6689  
(828) 675-5620

Mar 19, 2012

Alfred Pollard

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

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I have a passive solar energy house built in the 1950's which has warmed people in winter and cooled us in summer for many years. I have updated with more efficient windows. These all save me energy expenses and save 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. Jane Goldthwait

Ms. Paulette Milley  
P.O. Box  
El Cajon, CA 92022

Mar 19, 2012

Alfred Pollard

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

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How about finding a company in the USA that will not go bankrupt to build these panels so that we do not have to buy them from 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. Paulette Milley

Mr. Carl Plant  
1028 14th Ave N  
St Petersburg, FL 33705-1024

Mar 19, 2012

Alfred Pollard

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Furthermore, supporting this program will support the growing clean energy industry in America. In this way you will be able to create much-needed jobs, and boost the struggling economy simply by supporting 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,  
Mr. Carl Plant



Mr. Norbert Beising  
175 Jed Smith Ln  
Crescent City, CA 95531-9521  
(707) 458-9528

Mar 19, 2012

Alfred Pollard

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

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My wife and I both feel strongly, 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. Norbert Beising

Mr. George Colby Allerton  
235 Main St Apt 318  
Venice, CA 90291-5223  
(510) 684-7332

Mar 19, 2012

Alfred Pollard

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

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Thank you for your consideration.

Sincerely,  
Mr. George Colby Allerton

Mr. Andrew McClaine  
30 York St  
Lexington, MA 02420-2009  
(781) 861-7016

Mar 19, 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.

We must take action now to increase our development of renewable energy systems while we still have relatively cheap energy with which to build them and before we must be paying for the damages that CO2 emissions into the atmosphere are causing. Programs like PACE are innovative and fair to the homeowners that are installing them and buying the homes where they have been installed.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards 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 McClaine

Ms. Lisa Messinger  
817 NW 50th St  
Seattle, WA 98107-3617  
(206) 420-3975

Mar 19, 2012

Alfred Pollard

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

Dear Alfred Pollard,

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The PACE programs support clean air, clean energy, job creation, and energy independence! Sounds overwhelmingly good 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,  
Ms. Lisa Messinger

Dr. Cyrus Reed  
4205 Avenue F  
Austin, TX 78751-3720  
(512) 740-4086

Mar 19, 2012

Alfred Pollard

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

Dear Alfred Pollard,

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As Conservation Director of the Lone Star Chapter of the Sierra Club in Texas, I worked tirelessly in 2009 to pass HB 1937, which established voluntary PACE programs in Texas. I then worked following its passage on a series of forums around the state, and cities like El Paso, Austin, San Antonio and Houston all expressed interest and city council support to begin a PACE program. A few even applied for funding from the DOE to serve as seed money for their efforts. Unfortunately, due both to legal questions about the Texas law, as well as the FHFA Decisions in 2010, no city in Texas has implemented a PACE program. In fact, when we tried to pass additional clarifying legislation in 2011, the major banks and financial institutions opposed the legislation, arguing that the FHFA decisions made it clear that PACE programs -- at least for residential homes -- could not go forward.

Yet 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. It also creates jobs and is part of the Vice-President's initiative to create middle-class jobs.

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 appreciate you opening up this rulemaking opportunity and ask that you reconsider your previous decisions. Once FHFA corrects its decision we believe that we will be able to go forward with programs in Texas, saving people money and creating jobs.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards 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. Cyrus Reed

Ms. Marianne Decroes  
7752 Washington Ave  
Sebastopol, CA 95472-3628  
(707) 829-7868

Mar 19, 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.

It behooves the government to support clean energy for the future of this country. This kind of technology is available all over Europe. Let's get it going here!

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards 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. Marianne Decroes

Ms. Patricia Berezcki  
17003 SE 5th St  
Vancouver, WA 98684-8406  
(360) 944-7401

Mar 19, 2012

Alfred Pollard

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

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Just take care of business.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards 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 Berezcki

Ms. Michelle Michaels-Tyner  
1251 S 6th Way  
Ridgefield, WA 98642-9244

Mar 19, 2012

Alfred Pollard

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

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Adding solar panels to our house in Rocklin, CA, was one of the best decisions we ever made. Now that we live in Washington state, we would very much like to put solar panels on our home here, but, unfortunately, we have found it to be cost-prohibitive. Any assistance that could be offered to homeowners would be greatly 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. Michelle Michaels-Tyner

Ms. Elizabeth King  
PO Box 152  
Mount Laguna, CA 91948-0152  
(619) 561-1498

Mar 19, 2012

Alfred Pollard

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

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As a one year survivor of breast cancer, clean energy is important to me. Please help me stack the odds in my favor.

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Thank you for your consideration.

Sincerely,  
Ms. Elizabeth King

Ian Robinson  
1054 Hampshire St  
San Francisco, CA 94110-3426

Mar 19, 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.

There is no question whether or not to subsidize clean energy while subsidies for dirty energy are alive and well.

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Thank you for your consideration.

Sincerely,  
Ian Robinson

Ms. Jill Harmer  
1512 Norris Pl  
Louisville, KY 40205-1031  
(502) 458-0074

Mar 19, 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.

I would be glad to pay higher property taxes for solar energy. What a win/win.

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. Jill Harmer

Susan Righi  
28 Graham Dr  
Athens, OH 45701-1431  
(740) 593-9014

Mar 19, 2012

Alfred Pollard

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I had been in line to receive solar panels on my roof when funding for this important program was stopped.

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Thank you for your consideration.

Sincerely,  
Susan Righi

Ms. Fran Alexander  
1946 N Fox Hunter Rd  
Fayetteville, AR 72701-2963

Mar 19, 2012

Alfred Pollard

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We're going to remodel instead of building new in order to save limited funds, but feel the same advantage others were offered under PACE should still be available to those of us just starting our projects now. This is a great way to get people building and remodeling again. Please reinstate!

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards 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. Fran Alexander

Ms. Maria Anostegui  
9807 Thornridge Rd  
Tampa, FL 33612-7524  
(813) 389-4424

Mar 19, 2012

Alfred Pollard

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

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Many argue that not much energy is saved per household, but we **MUST** think and act nationwide. Only when all Americans collectively begin to invest in solar and other renewable energy technologies will we begin to make a huge impact.

Solar has to be made a part of the infrastructure of 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,  
Ms. Maria Anostegui

Ms. Joan Serda  
414 Amberly Ct  
Macon, GA 31210-7527  
(478) 477-3422

Mar 19, 2012

Alfred Pollard

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

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Germany has solar panels on almost every building. We are behind the times.  
Let us move forward and invest in 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. Joan Serda

Mrs. Carolyn Carroll  
600 Madison Ave  
North Baldwin, NY 11510-1335  
(516) 223-7232

Mar 19, 2012

Alfred Pollard

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

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I have some solar panels that were purchased when there were good incentives. We would love to put in more or to set up a geothermal system for heat rather than oil, but it is just too expensive. Financial incentives are crucial for clean energy to become more widespread!

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards 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. Carolyn Carroll

Ms. Carolyn Sayre  
PO Box 711  
Talkeetna, AK 99676-0711  
(907) 733-3456

Mar 20, 2012

Alfred Pollard

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

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FHFA is wrong in 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.

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Thank you for your consideration.

Sincerely,  
Ms. Carolyn Sayre

Dr. Cristopher Moore  
226 Cibola Dr  
Santa Fe, NM 87501-1660  
(505) 277-3112

Mar 20, 2012

Alfred Pollard

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

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We were able to afford installation of solar PV panels on our home, but most homeowners cannot afford to pay these costs upfront. PACE financing would bring the financial market's powers to bear on the problem, creating jobs, improving energy efficiency, and bringing renewable energy within financial reach.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards 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. Cristopher Moore

Mrs. Phyllis Wells  
9490 Elk Lake Rd  
Williamsburg, MI 49690-9505  
(231) 264-9522

Mar 20, 2012

Alfred Pollard

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

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We have already reaped great energy savings with a solar hot water heater even in an area that's not supposed to be good for solar and from insulating blinds which cover all our windows on cold winter nights and too warm summer days.

Conservation of energy is one of the most important things we can do for our earth at this 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. Phyllis Wells

Mr. Court Olson  
15817 SE 26th St  
Bellevue, WA 98008-5445  
(425) 652-2777

Mar 20, 2012

Alfred Pollard

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

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Though this letter was started by the Sierra Club, these are my words now. I have studied this issue extensively. I am confident that having PACE programs will greatly increase the ability of home and business owners to invest in energy efficiency and renewable energy technologies. Such programs are the smartest way to reduce our country's dependence on fossil fuels, reduce pollution, improve public health and curb climate change. Without PACE programs, there are very large impediments to investing in conservation measures and smart energy use.

Based upon pilot programs I have read about in different parts of the country, I believe that PACE programs can be effective and safe. 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. Energy efficiency and renewable energy investments such as solar panels improve resale value and generally attract more buyer interest.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards 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. Court Olson

Ms. Gina Jager  
4247 Bora Bora Ave  
Fremont, CA 94538-4003

Mar 20, 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.

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.

As a home owner of 24 years, I have already taken steps to make my home more efficient by installing dual pane windows, adding insulation and a new roof. In the near future I plan to add solar panels to that new roof. The PACE program would be of great benefit to my family and I, knowing that there are still energy rebates and tax incentives to help defray the cost.

I strongly urge FHFA to drop its opposition to residential PACE programs. It appears to be understating its benefit while overstating its risk. Fannie Mae and Freddie Mac should establish fair underwriting standards 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. Gina Jager