

**From:** Chris Downard [mobiles@harborside.com]

**Sent:** Tuesday, July 06, 2010 5:30 PM

**To:** !FHFA REG-COMMENTS

**Subject:** don't ignore manuf housing

- GSEs cannot fulfill their “duty to serve” manufactured housing by ignoring 21 percent of the total housing market and manufactured homebuyers who are in desperate need of this source of affordable housing
- More than 60 percent of manufactured home owners have relied on a personal property loan in order to finance their home purchase; it is exceptionally difficult to faithfully serve any market if more than half of it is excluded from consideration

Chris Downard

Distinctive Mobile Homes by The Sea

P.O. Box 7797/648 Railroad Ave.

Brookings, OR 97415

Office (541) 469-6862

Cell (541) 661-0091

Toll free 1-800-660-9222

Fax (541) 469-5753

Email [mobiles@harborside.com](mailto:mobiles@harborside.com)

Web Site [www.mobilesbythesea.com](http://www.mobilesbythesea.com)