

Guidance on Private Transfer Fee Covenants No. 2010-N-11
From: Norm and Laurie Spivock [normlaurie@spivock.com]
Sent: Wednesday, September 15, 2010 12:56 PM
To: !FHFA REG-COMMENTS
Subject: Guidance on Private Transfer Fee Covenants No. 2010-N-11
Re: Guidance on Private Transfer Fee Covenants No. 2010-N-11

If it ain't broke, don't fix it.

Let people know what they are getting into, then LET THEM, AND ME, DECIDE FOR OURSELVES.

Allow Buyers of the rights to DECIDE FOR THEMSELVES. No one does, can, or will, force anyone to invest their own money.

No one will force people to buy property encumbered by the transfer fee. Just be sure the buyer is advised, and LET THE BUYER DECIDE FOR HIM/HER SELF.

Why impede the majority of people, and the productive people In our society, who know what they are doing, to "protect" the ignorant fringe who will find a way to lose their money regardless of what laws and regulations are passed.

LET FREEDOM RING!

Norman Spivock