

From: Sunny Lybarger [mailto:sunnykay\_11@hotmail.com]  
Sent: Tuesday, September 28, 2010 11:50 PM  
To: FHFInfo  
Subject: Private Transfer Fees

To whom this may concern:

My name is Sunny Lybarger and I live in Rancho Sahuarita. Rancho Sahuarita is a beautiful master planned community located in Southern Arizona. The Homeowners Association (HOA) in the Rancho Sahuarita community uses Private Transfer Fee's (PTF's) to partially fund HOA amenities and operations for for the direct benefit of our homeowners. I believe that the FHFA should exempt from its rule the use of PTF's that benefit HOA's. I am opposed to the adoption of this rule, as proposed because it would hurt the resale value of homes and will likely lead to an increase in HOA dues, ultimately causing many families more financial hardships to deal with. Please exclude from the application of this rule any: fee, charge, assessment, dues, fine, contribution, or other amount payable to a homeowners condominium, cooperative, mobile home, or property owners association pursuant to a declaration, covenant, or law applicable to such association including but not limited to fees or charges payable for estoppel letters or certificates issued by the association and its authorized agent. Thank you for your time and consideration for the residents and home owners throughout the Rancho Sahuarita Community.

Sincerely,

Sunny Lybarger

Rancho Sahuarita Resident