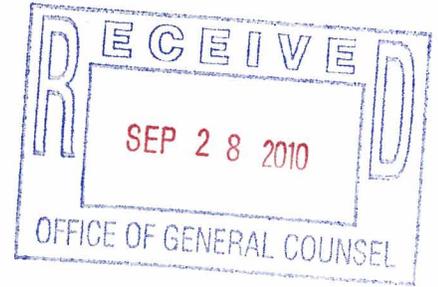


Mr. Alfred M. Pollard  
Federal Housing Finance Agency  
1700 G Street, N.W. Fourth Floor  
Washington, DC 20552

September 22, 2010



Re: Duty To Serve Manufactured Housing Industry RIN 2590-AA27

Dear Mr. Pollard:

I currently reside part time in a Florida 55 and over manufactured home community which is land lease. As I understand it the (FHFA) requested comments on June 07 in regard to enterprise duty to serve underserved markets. I believe that in the proposed rule the (FHFA) has indicated it will not consider supporting manufactured home personal property loans. I disagree with this position and believe it is critical to the market to those who need housing either for retirement or for those who cannot afford traditional "stick built" housing. In our case we need to sell our property due to family illness and due to the economy. If buyers do not have the access to loans then this will make it nearly impossible to sell in an already depressed market.

I urge the (FHFA) to amend the proposed rule to also consider manufactured home personal loans as part of the GSE's duty to serve.

Thank you.

Sincerely,

Gary L. Donachy  
2692 N.E. Highway 70 Lot 475  
Arcadia, Florida 34266