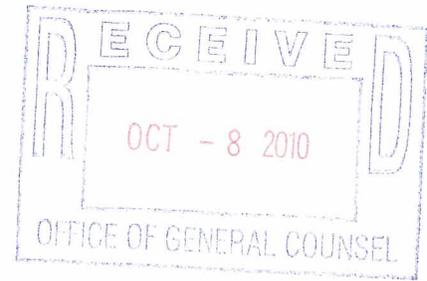


October, 2010

Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
Washington, D.C. 20552



**ATTENTION: Public Comments "Guidance on Private Transfer Fee Covenants,
(No. 2010-N-11)**

I am a cooperative shareholder residing at Crossbay Cooperative in Queens, NY. The rule change that your agency is proposing regarding the banning of the transfer fee (flip tax) in order for the bank to approve a mortgage would devastate our very existence.

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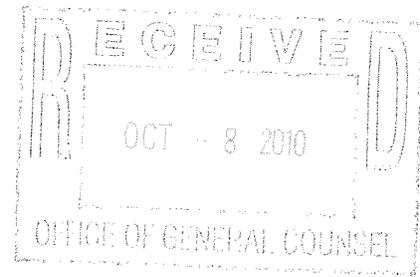
Please do not impose this ban on us. Exempt New York from this proposal and allow us to continue to enjoy the quality of life environment we worked hard to achieve.

Sincerely,

Stuart Citron
91-23 153rd Ave
HB NY 11414
Cooperative Shareholder

October, 2010

Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
Washington, D.C. 20552



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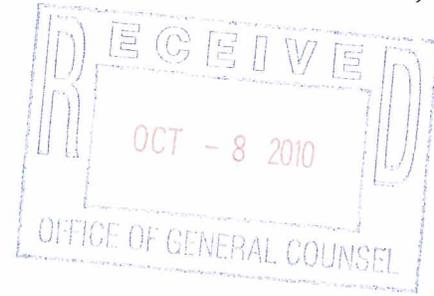
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Sincerely,

Rochelle Janis
150-35 84th St
Howard Beach Ny 11414
Cooperative Shareholder

October, 2010

**Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
Washington, D.C. 20552**



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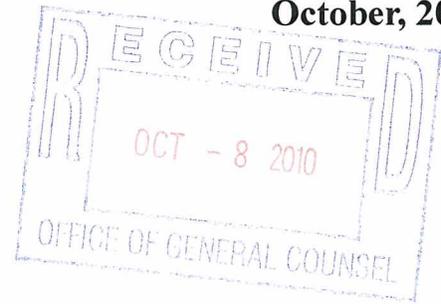
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Sincerely,

Cooperative Shareholder

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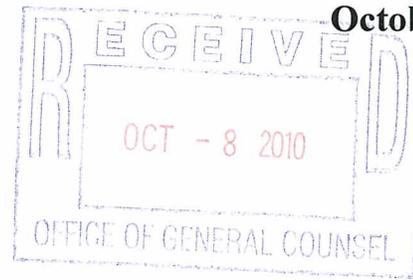
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October, 2010



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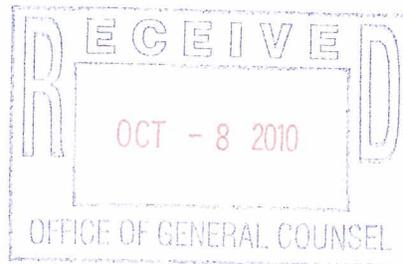
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Sincerely,

Cooperative Shareholder

October, 2010

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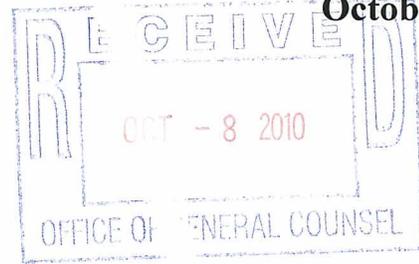
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Sincerely,

Ronald Sendek

Cooperative Shareholder

October, 2010



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Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
Washington, D.C. 20552**

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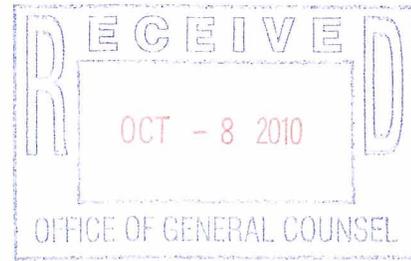
Sincerely,

Anthony DeDomenico

Cooperative Shareholder

October, 2010

**Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
Washington, D.C. 20552**



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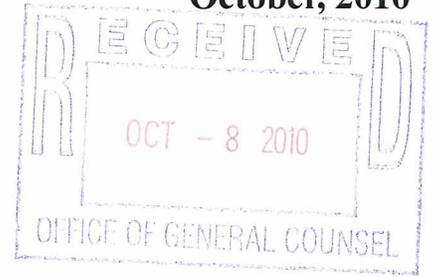
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Sincerely,

Angela Remes

Cooperative Shareholder

October, 2010



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Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
Washington, D.C. 20552**

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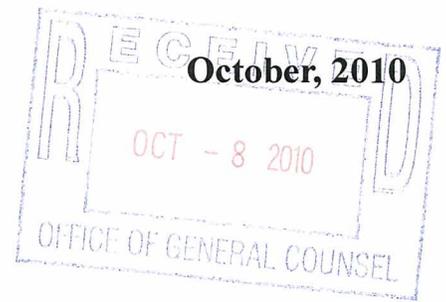
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Sincerely,

A handwritten signature in blue ink that reads "Maria P. Kappi". The signature is written in a cursive style with a large, looping initial "M".

Cooperative Shareholder



**Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
Washington, D.C. 20552**

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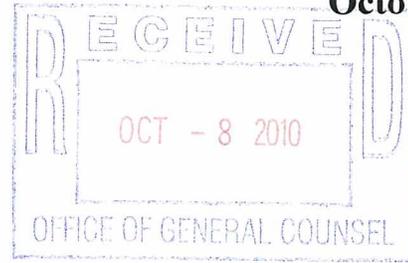
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October, 2010



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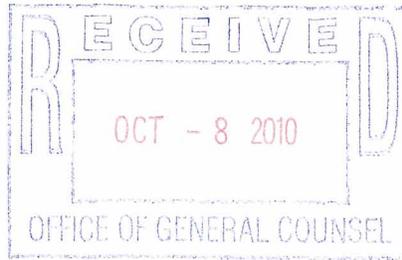
Please do not impose this ban on us. Exempt New York from this proposal and allow us to continue to enjoy the quality of life environment we worked hard to achieve.

Sincerely,

A handwritten signature in black ink that reads 'Mary Costantino'.

Cooperative Shareholder

October, 2010



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Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
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Sincerely,

*Harry Hoffman
Theresa Hoffman*

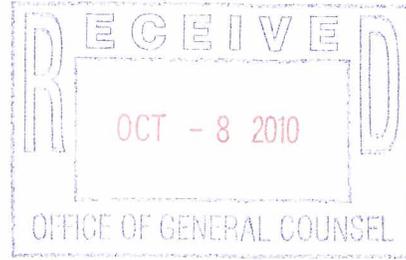


**Mr. Harry Hoffman
9009 153rd Ave.
Jamaica, NY 11414-1602**

Cooperative Shareholder

October, 2010

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Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
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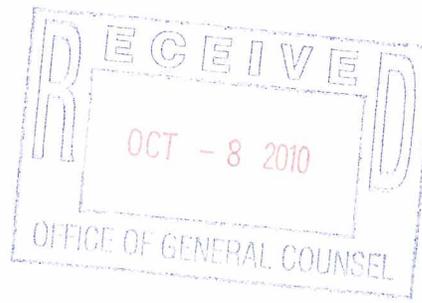
Sincerely,

Joseph Guagenti
10/2/10

Cooperative Shareholder

October, 2010

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Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
Washington, D.C. 20552**



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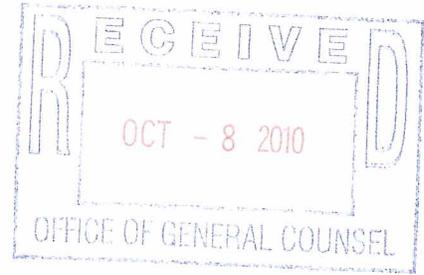
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October, 2010

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Federal Housing Finance Agency
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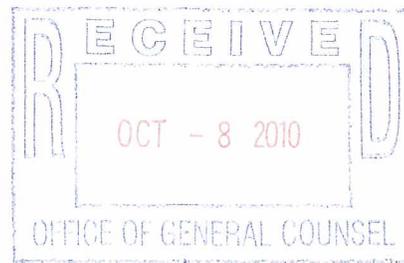
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Sincerely,

Arlene Shtab
91-17 153rd Avenue
Howard Beach NY 11414
Cooperative Shareholder

October, 2010

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Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
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Sincerely,

A handwritten signature in cursive script, appearing to read "Kenneth J. Zuck".

Cooperative Shareholder

October, 2010

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Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
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Sincerely,

MR & MRS Glenn C Kolonics

Cooperative Shareholder

October, 2010

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Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
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Sincerely,

*Robert Ruckhaber
90-11-153 Ave
Flushing Beach, N.Y. 11414*

Cooperative Shareholder ACCT# 350-158

October, 2010

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Federal Housing Finance Agency
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Sincerely,

Viola Nocero

Cooperative Shareholder

October, 2010

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Sincerely,

Concetta Chirico

Cooperative Shareholder

October, 2010

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Federal Housing Finance Agency
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Sincerely,

Tom + Carlene
Martine Carbonne
Cooperative Shareholder

*89-47 151st Ave
unit #65*

October, 2010

**Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
Washington, D.C. 20552**

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Sincerely,

Antoinette Miller

Cooperative Shareholder

October, 2010

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Federal Housing Finance Agency
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Sincerely,

A handwritten signature in cursive script, appearing to read "Rose D. Lewis".

Cooperative Shareholder

October, 2010

**Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
Washington, D.C. 20552**

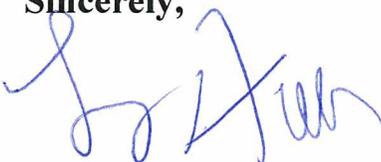
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Sincerely,

A handwritten signature in blue ink, appearing to be "Jo Ann", written over the word "Sincerely,".

Cooperative Shareholder

October, 2010

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Federal Housing Finance Agency
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Washington, D.C. 20552**

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(No. 2010-N-11)**

I am a cooperative shareholder residing at Crossbay Cooperative in Queens, NY. The rule change that your agency is proposing regarding the banning of the transfer fee (flip tax) in order for the bank to approve a mortgage would devastate our very existence.

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Please do not impose this ban on us. Exempt New York from this proposal and allow us to continue to enjoy the quality of life environment we worked hard to achieve.

Sincerely,

*Paul Sanzone
Carol Sanzone*

Cooperative Shareholder

October, 2010

**Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
Washington, D.C. 20552**

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Sincerely,

Lauren A. Fuld
Crossbay Coop
Cooperative Shareholder

October, 2010

**Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
Washington, D.C. 20552**

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Sincerely,

A handwritten signature in cursive script that reads "Barbara Schutz".

Cooperative Shareholder

October, 2010

**Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
Washington, D.C. 20552**

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Sincerely,

Josephine Palmeri

Cooperative Shareholder

October, 2010

**Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
Washington, D.C. 20552**

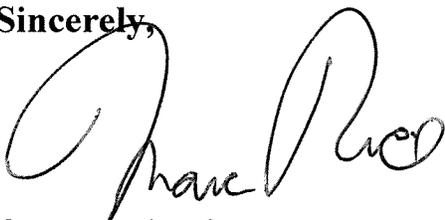
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Sincerely,

A handwritten signature in black ink, appearing to read "Francisco", written in a cursive style.

Cooperative Shareholder

October, 2010

Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
Washington, D.C. 20552

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Sincerely,



Cooperative Shareholder

LINDA E JOHN CARR
92-01 153 Ave HS NY 11414

October, 2010

**Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
Washington, D.C. 20552**

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Sincerely,



Cooperative Shareholder

October, 2010

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Federal Housing Finance Agency
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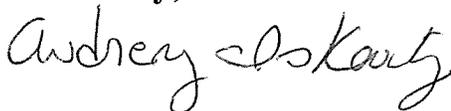
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Sincerely,

A handwritten signature in black ink that reads "Audrey Oskowitz". The signature is written in a cursive, flowing style.

Cooperative Shareholder

October, 2010

**Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
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Sincerely,

A handwritten signature in black ink that reads "Mimi Nautella". The signature is written in a cursive style with a long horizontal flourish extending to the right.

Cooperative Shareholder

October, 2010

**Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
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Sincerely,

Winifred Tobias

Cooperative Shareholder

October, 2010

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Federal Housing Finance Agency
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Washington, D.C. 20552**

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Sincerely,

A handwritten signature in black ink, appearing to read "Donald Jura". The signature is written in a cursive, flowing style.

Cooperative Shareholder

October, 2010

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Federal Housing Finance Agency
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Sincerely,

Mr + Mrs. Steven Mungeer

Cooperative Shareholder

October, 2010

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Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
Washington, D.C. 20552**

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Sincerely,

A handwritten signature in cursive script that reads "Susan Barlow".

Cooperative Shareholder

October, 2010

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Federal Housing Finance Agency
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Sincerely,

A handwritten signature in cursive script that reads "Jesse Golub".

Cooperative Shareholder

October, 2010

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Sincerely,

A handwritten signature in cursive script, appearing to read "Rosalind Remental".

Cooperative Shareholder

October, 2010

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Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
Washington, D.C. 20552**

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Cooperative Shareholder

October, 2010

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Cooperative Shareholder

October, 2010

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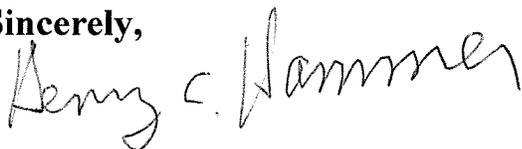
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Sincerely,

A handwritten signature in black ink that reads "Amy C. Hammer". The signature is written in a cursive, flowing style.

Cooperative Shareholder

October, 2010

**Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
Washington, D.C. 20552**

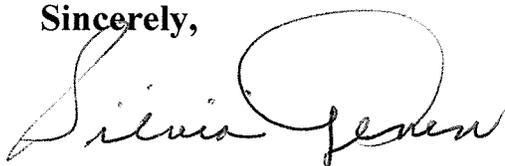
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Sincerely,

A handwritten signature in cursive script that reads "Silvio Genese". The signature is written in black ink and is positioned below the word "Sincerely,".

Cooperative Shareholder

October, 2010

**Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
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Richard Dutcher
Sincerely,

Cooperative Shareholder

October, 2010

**Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
Washington, D.C. 20552**

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Sincerely,

A handwritten signature in blue ink that reads "Rose Martinechi". The signature is written in a cursive, flowing style.

Cooperative Shareholder

October, 2010

**Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
Washington, D.C. 20552**

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Sincerely,

A handwritten signature in cursive script that reads "Sadie Gausba".

Cooperative Shareholder

October, 2010

**Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
Washington, D.C. 20552**

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Sincerely,


Martha C. Sastagne
Cooperative Shareholder

+Teresa Rodriguez
Teresa Rodriguez

October, 2010

**Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
Washington, D.C. 20552**

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Sincerely,

*Kathy Kent
Douglas Kent*

Cooperative Shareholder

October, 2010

**Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
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Sincerely,

A handwritten signature in black ink, appearing to read 'Alfred M. Pollard', written in a cursive style.

Cooperative Shareholder

October, 2010

**Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
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Sincerely,



**Michael Rizzo
Cooperative Shareholder**