

**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)**

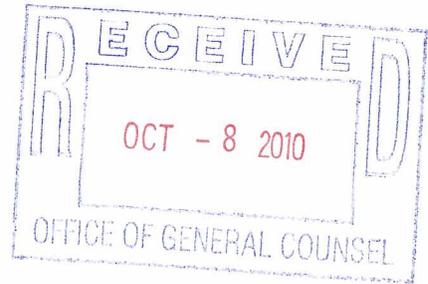
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Sincerely, *Smario Cornea*

**Cooperative Shareholder**



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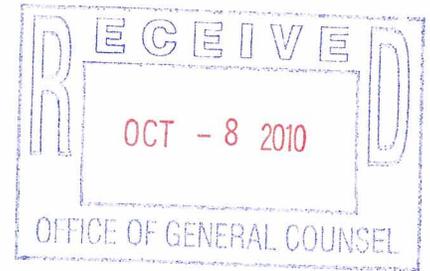
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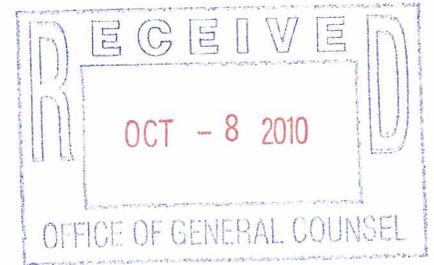
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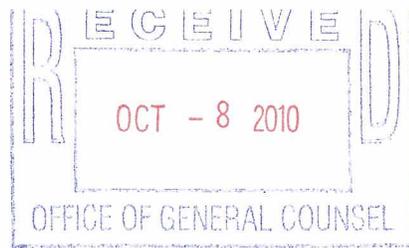
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**Sincerely,**

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

**Cooperative Shareholder**



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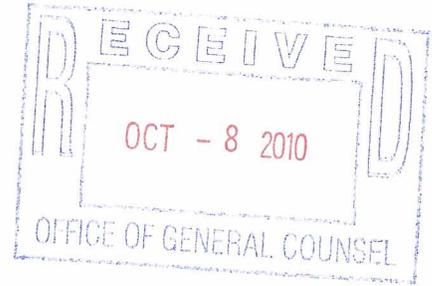
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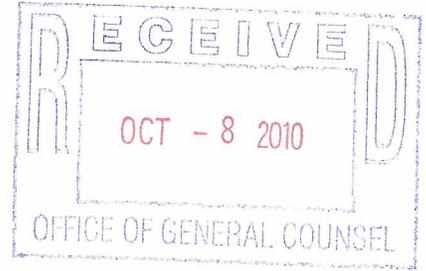
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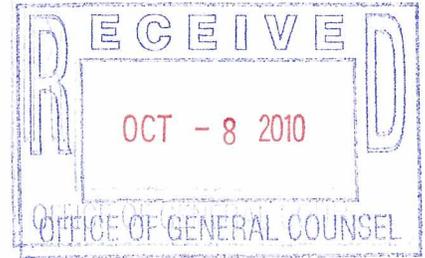
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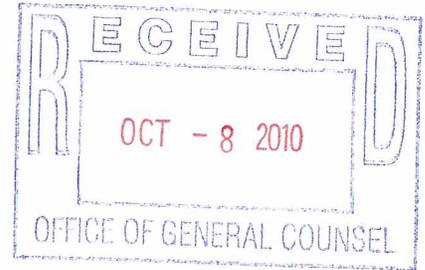
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*Aleina Heras*

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**Sincerely,**

*Joseph Collado*

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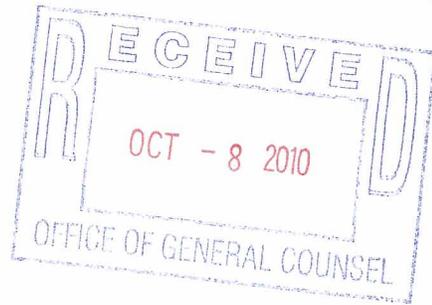
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*MU RAN HONG*

*Linden Towers 4B*



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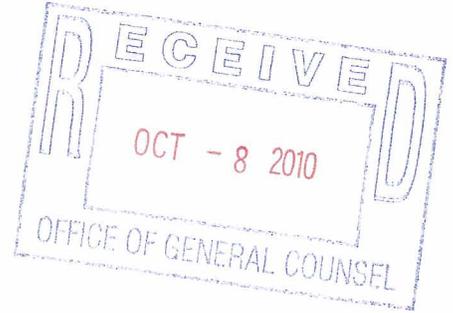
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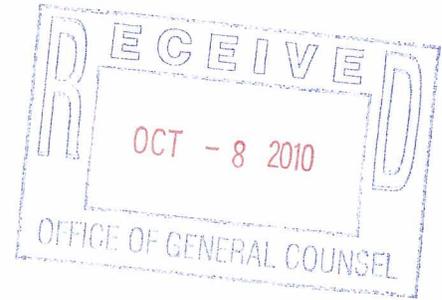
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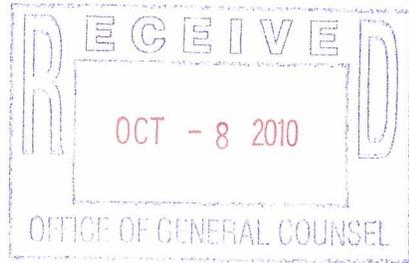
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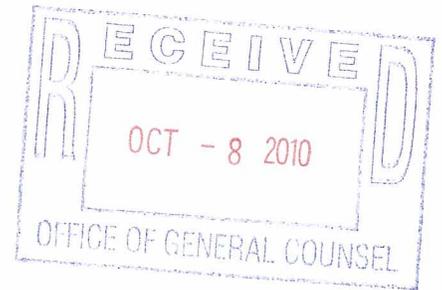
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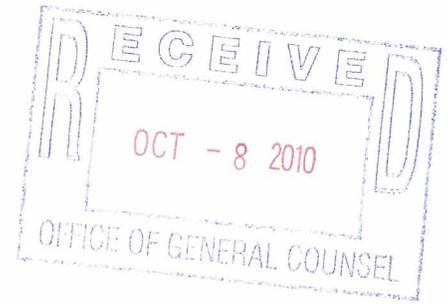
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29-09 137 ST  
FLUSHING NY 11354  
APT 1A



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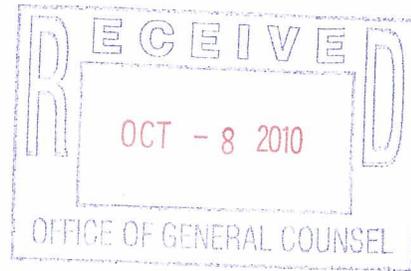
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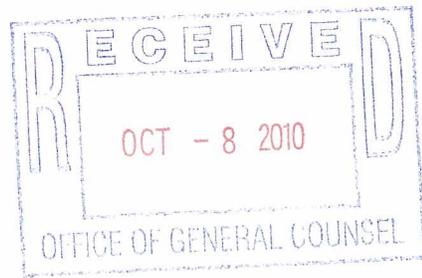
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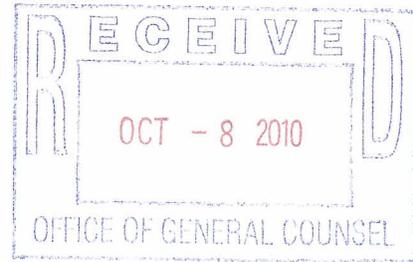
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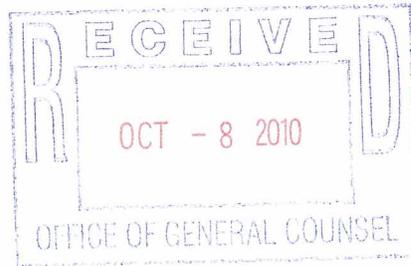
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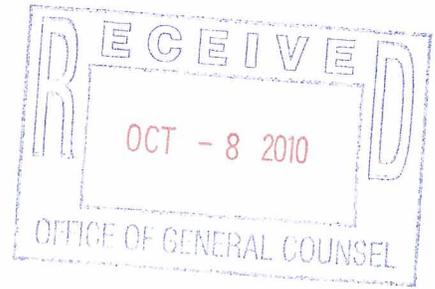
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**Sincerely,**

*Michelle Lina*  
29-09 137 St  
Flushing NY 11358  
**Cooperative Shareholder**



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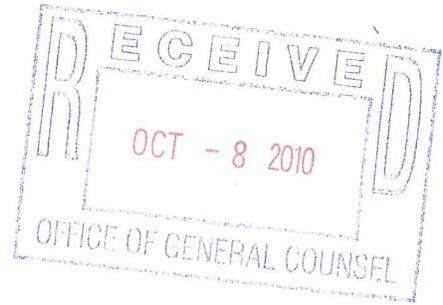
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**Sincerely,**

**Cooperative Shareholder**



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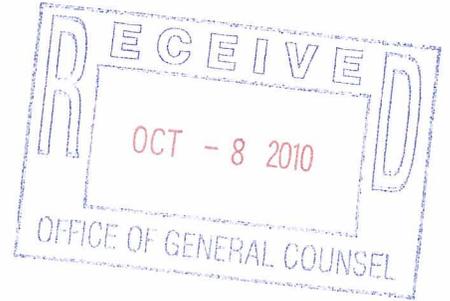
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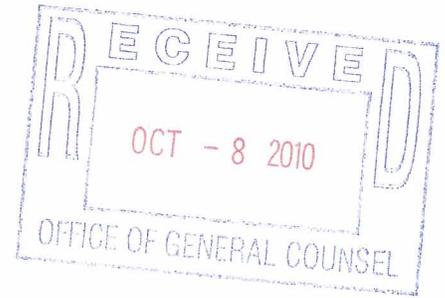
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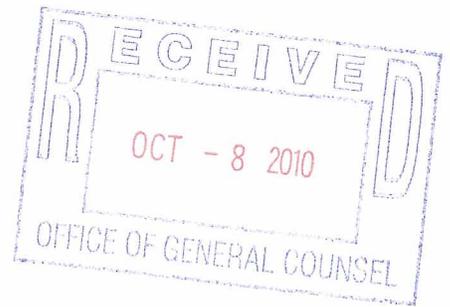
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*Ray Li*

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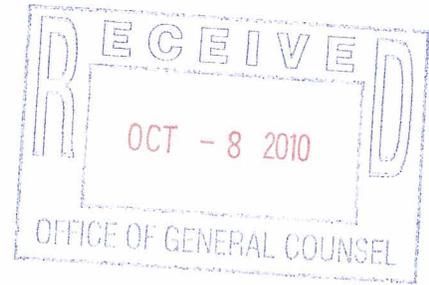
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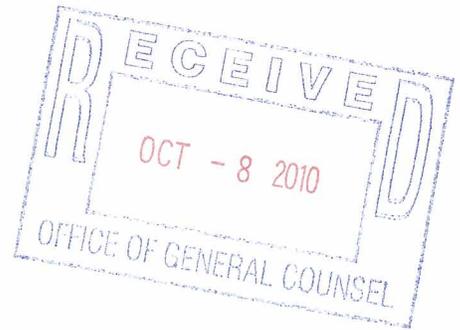
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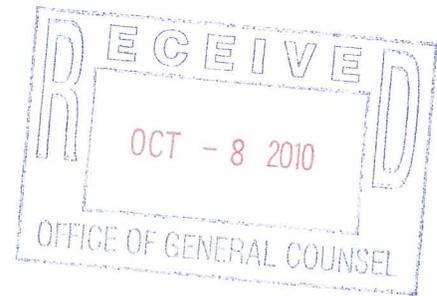
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*Josif & YAN YA ROYZMAN*

*3J*



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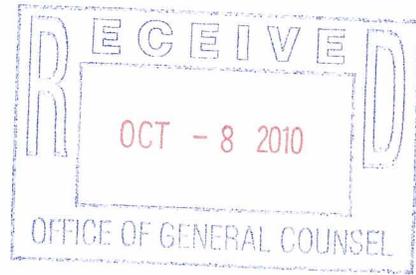
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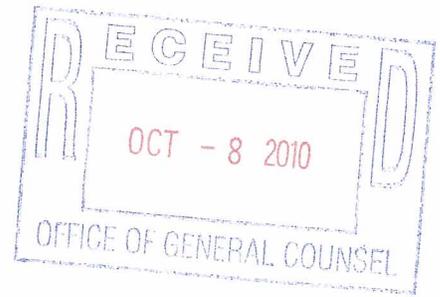
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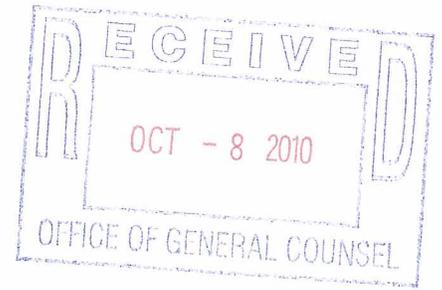
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*Joseph Barbato*

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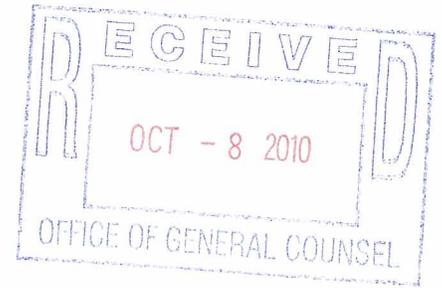
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**Sincerely,**

**IRVING MARCUS**

**Cooperative Shareholder**

**P.S. I AM A JMWORLD  
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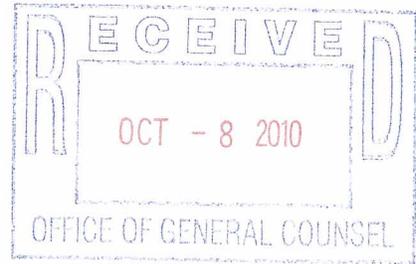
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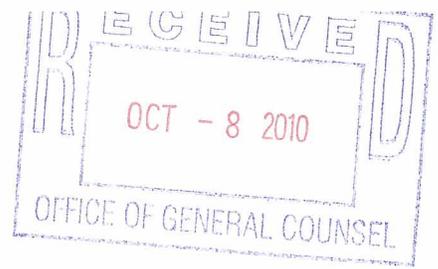
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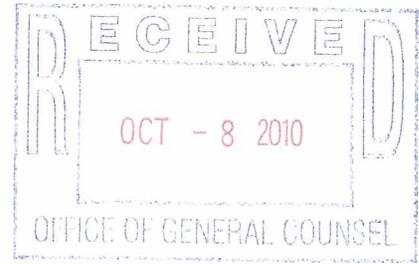
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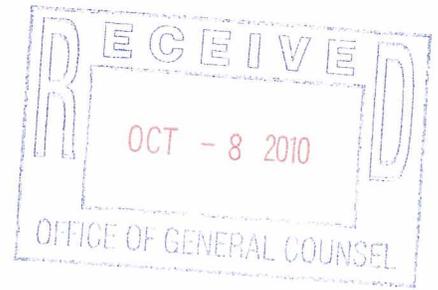
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*Gladys Schiller*

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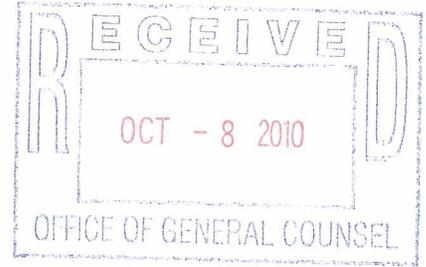
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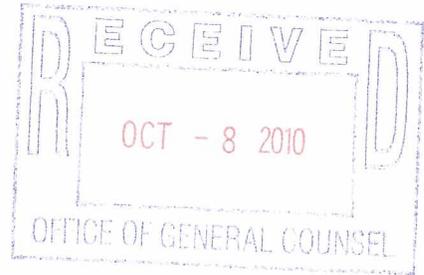
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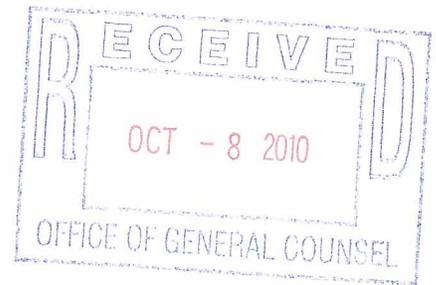
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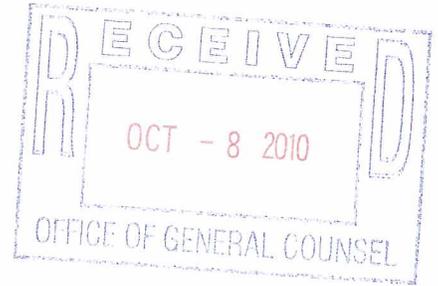
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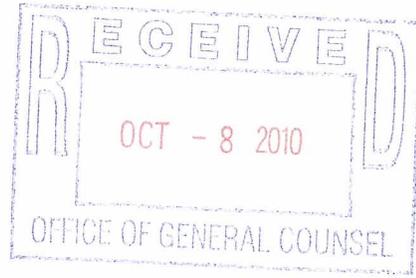
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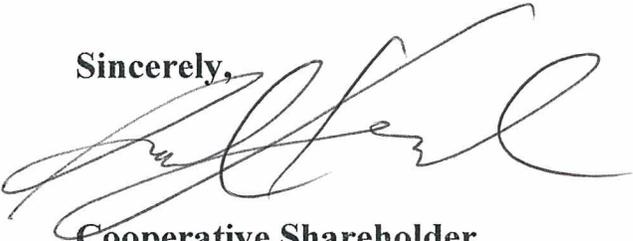
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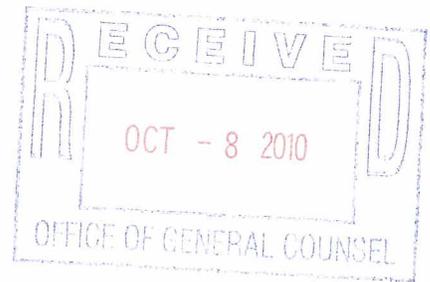
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**Sincerely,**



**Cooperative Shareholder**



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Federal Housing Finance Agency  
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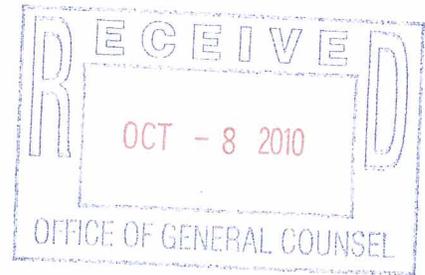
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**< PETER CHOLE >**

**Jackson S-J**



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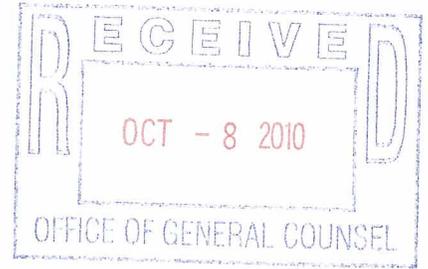
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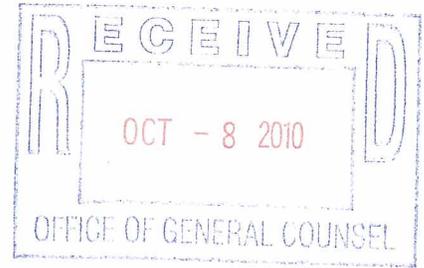
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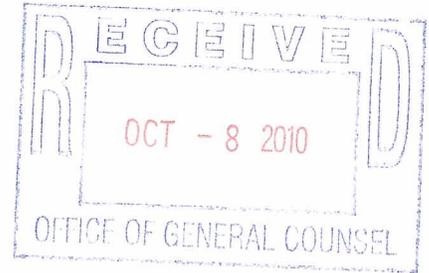
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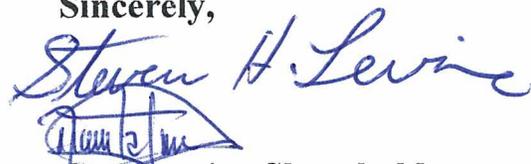
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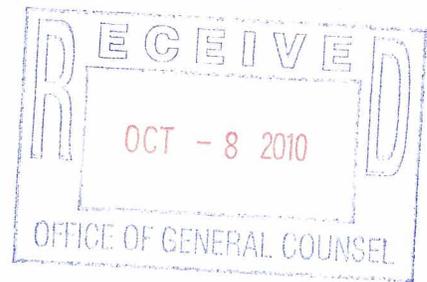
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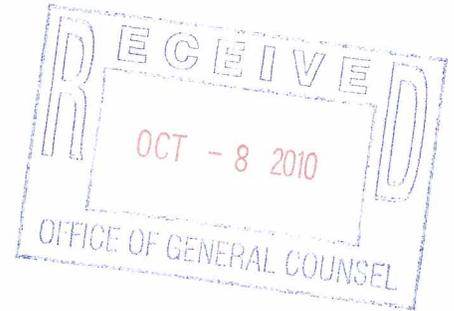
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**Sincerely,**

*Mrs Sarah Bernatei*  
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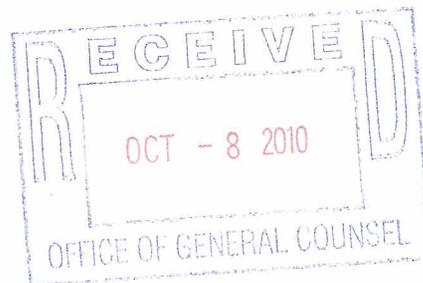
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**Sincerely,**

*Hadira Medunjanin  
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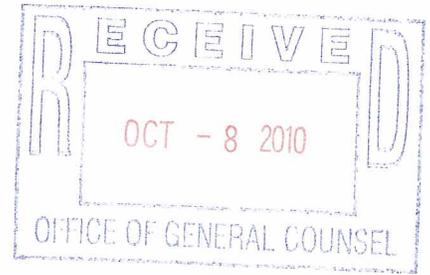
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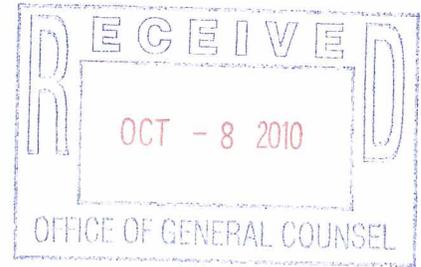
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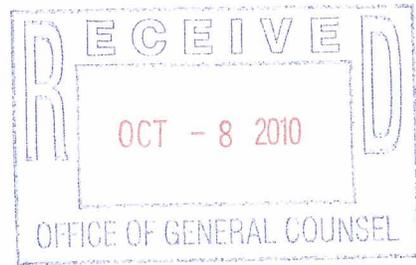
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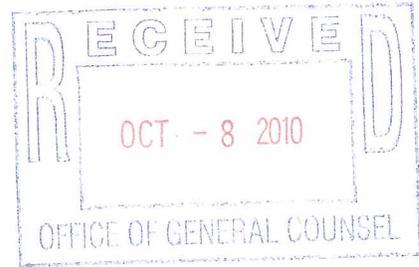
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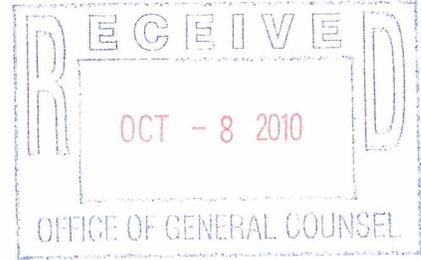
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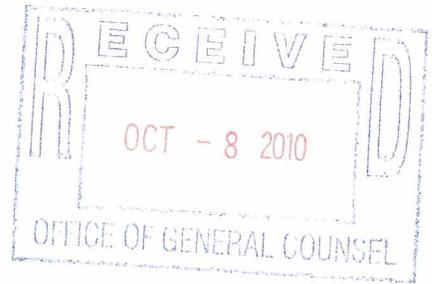
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*Michael J. Gross*

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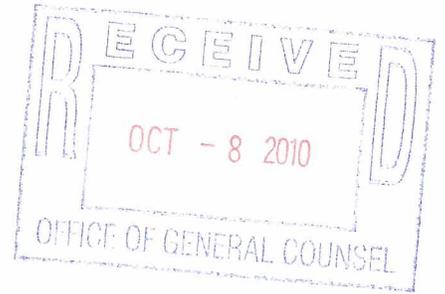
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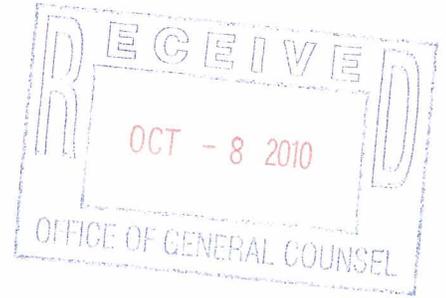
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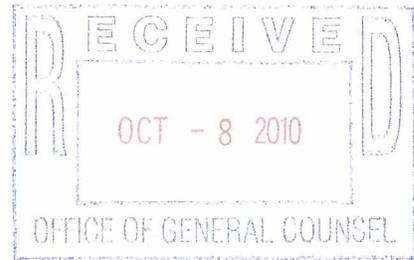
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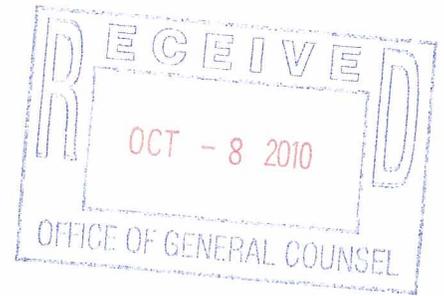
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*Howard A. Chih*  
*Victoria S. Chih*



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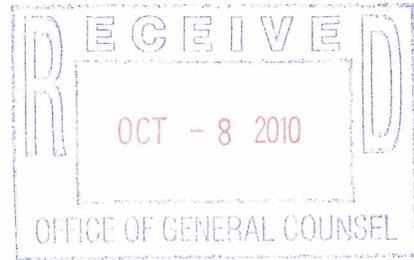
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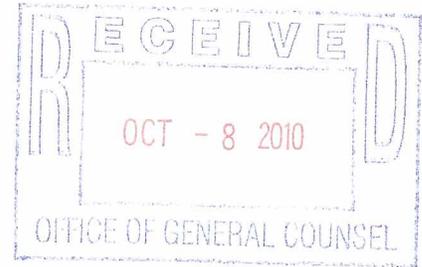
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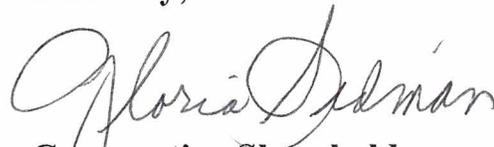
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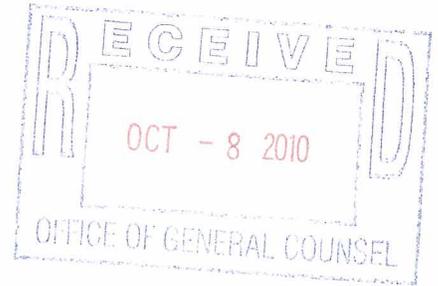
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**Sincerely,**

  
**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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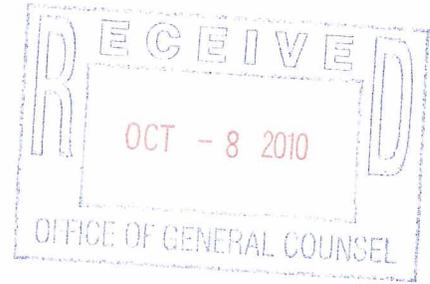
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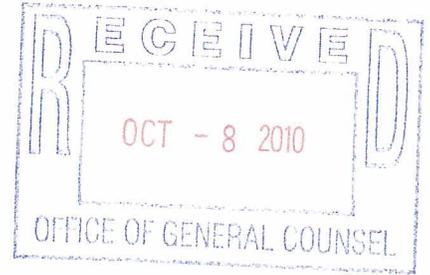
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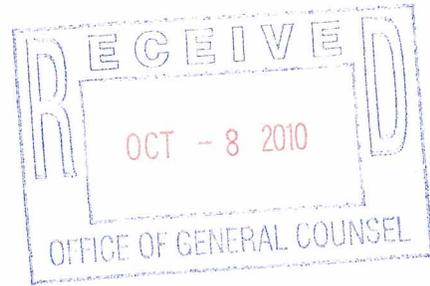
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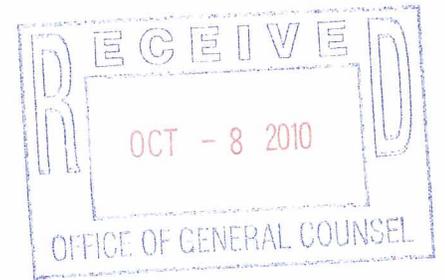
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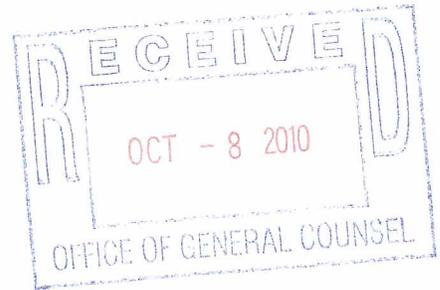
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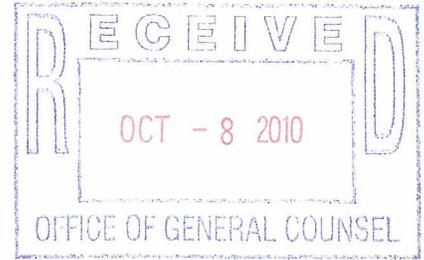
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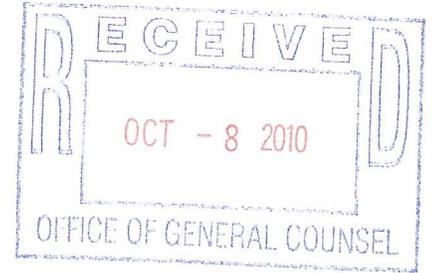
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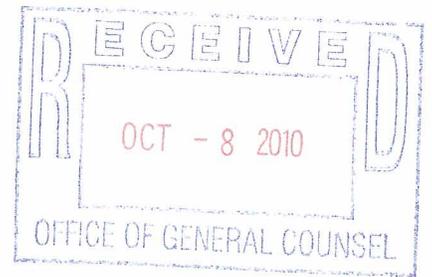
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*Virginia Lulek Ragusa*  
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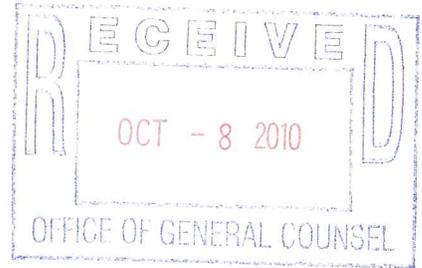
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**XIAOHUA Zhou** 



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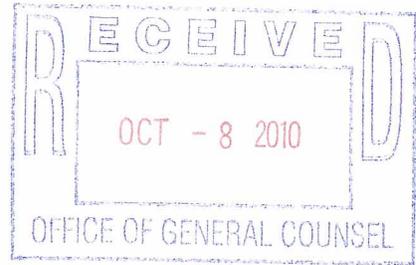
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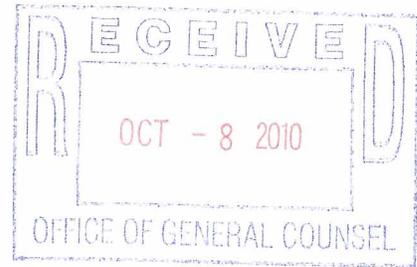
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**Sincerely,**  
*Joseph Robinson*  
*Dita Robinson*  
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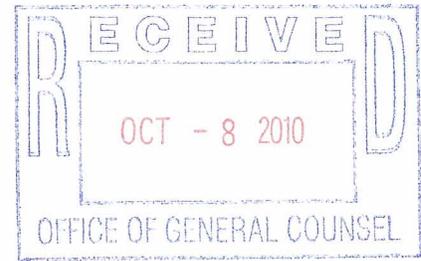
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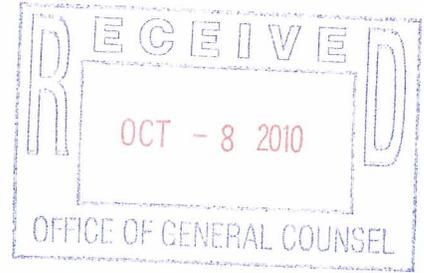
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**Cooperative Shareholder**

**Robert J. Manfredonia**



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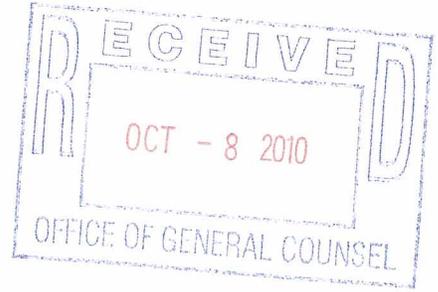
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*APT. 1L*



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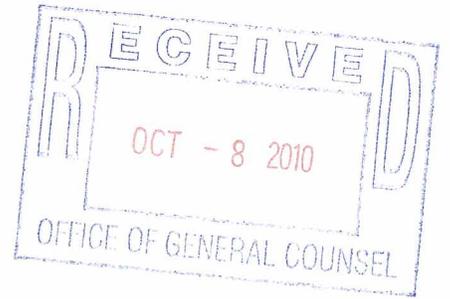
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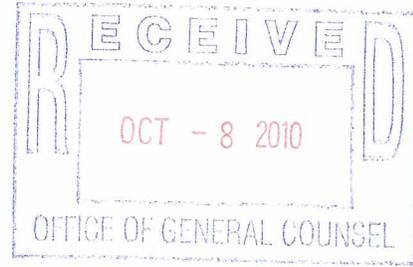
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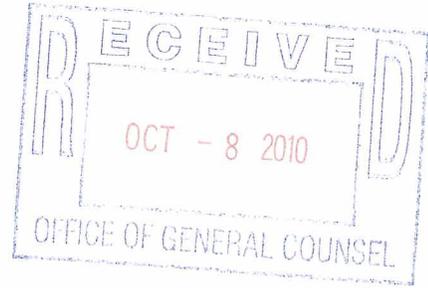
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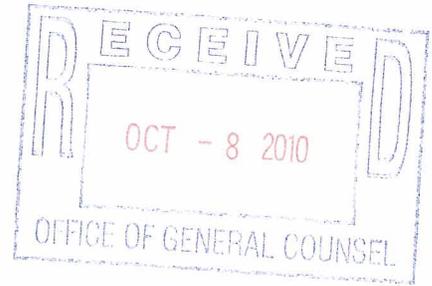
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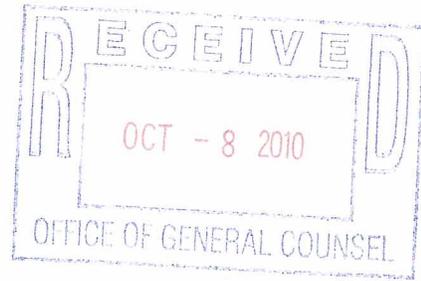
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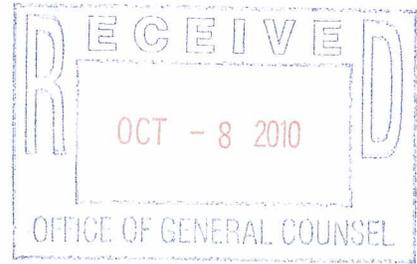
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Fourth Floor 1700 G Street NW,  
Washington, D.C. 20552**

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

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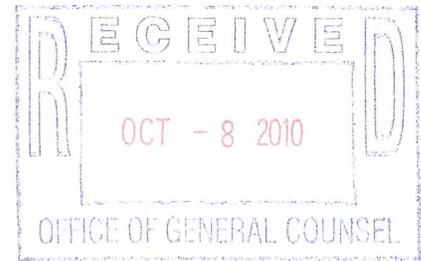
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**Sincerely,**

*Marlene Diamond*

**Cooperative Shareholder**



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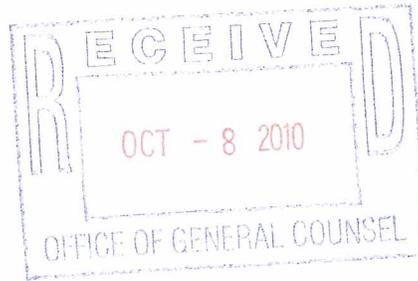
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*Fardh Malekfadeh*

**Cooperative Shareholder**

*Linden Tower Co-operative #4  
Harwood building  
Apt #5L*



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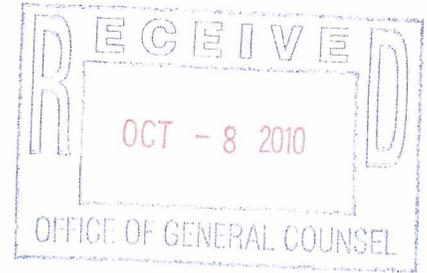
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 **KEVIN DELUCA**

**29-49 1378 APT 6C**

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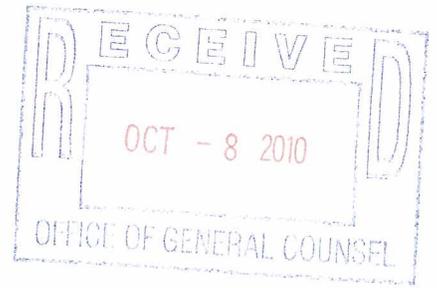
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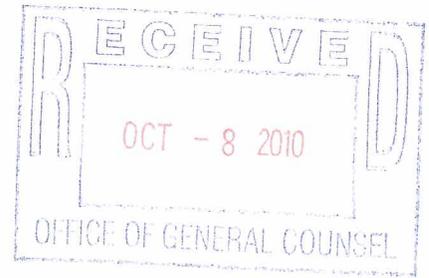
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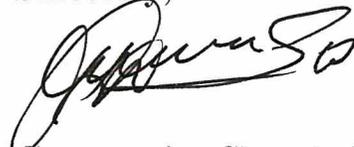
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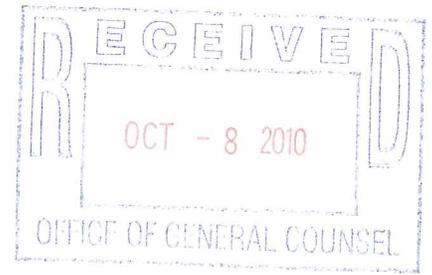
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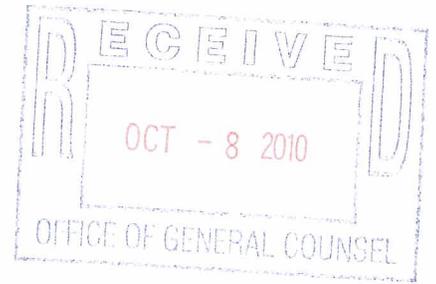
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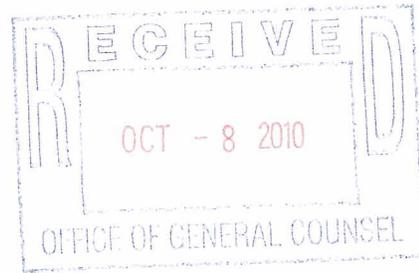
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**Sincerely,**

*Aileen + Raymond Albin*  
APT-4K

**Cooperative Shareholder**



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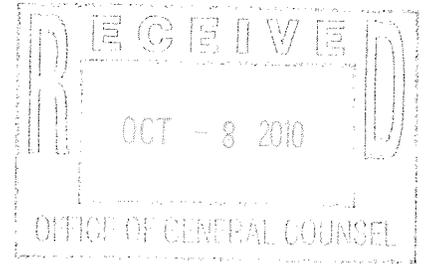
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**Sincerely,**

*James Fitzpatrick*

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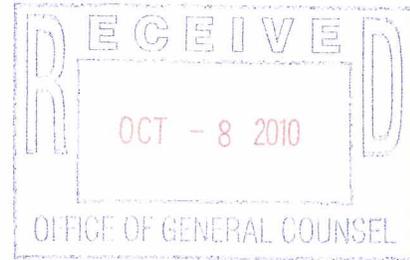
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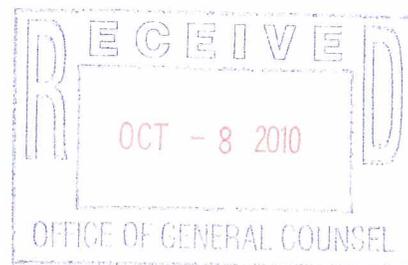
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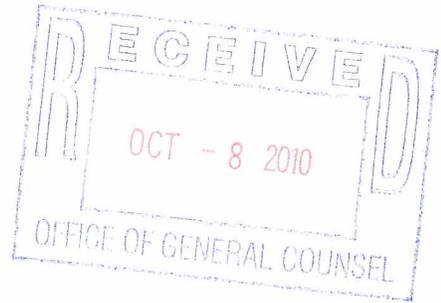
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**Sincerely,**

A handwritten signature in cursive script that reads "R. + S. Keller".

**Cooperative Shareholder**



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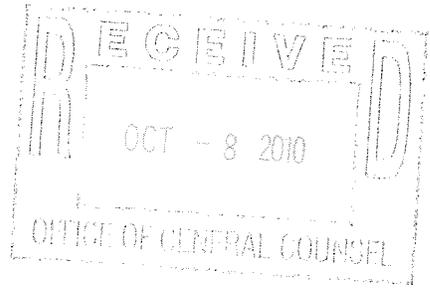
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*JOHN FRANCO*  


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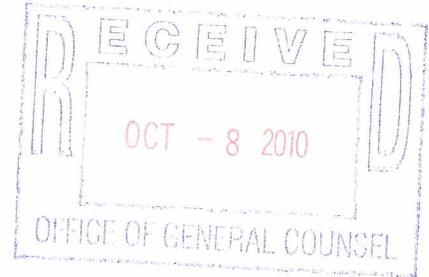
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**Sincerely,**

*Miriam Schulman 18*

**Cooperative Shareholder**



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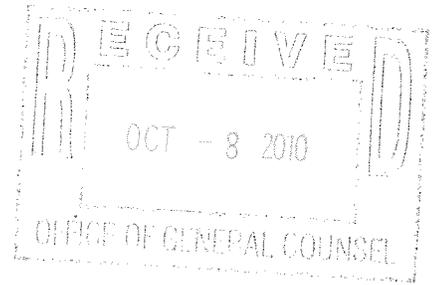
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**Sincerely,**

*Barbara Gattlieb*

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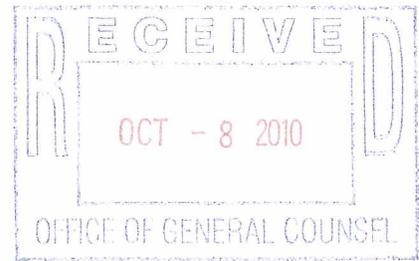
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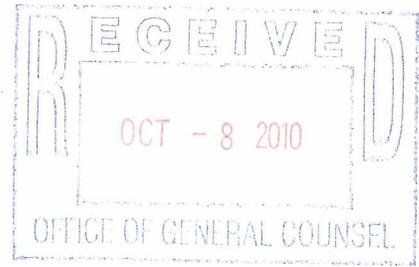
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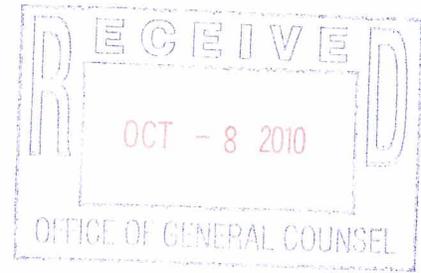
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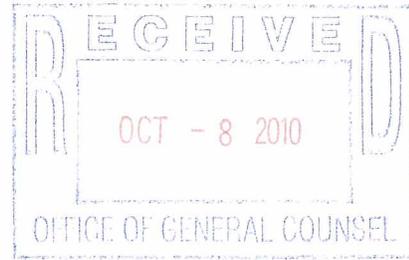
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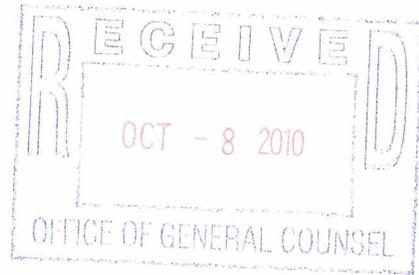
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**Cooperative Shareholder**



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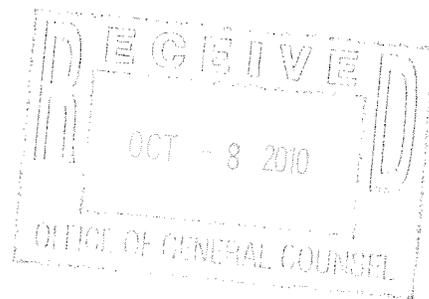
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**There is no third party involved when a unit changes ownership  
in co-ops. All funds realized from the transfer of stock goes into the  
Corporations capital reserve account and is used for capital  
improvement, upgrades, and major repairs to the property. It is these  
funds that help middle class families and senior citizens on fixed  
incomes continue to live in affordable housing where they have made an  
investment.**

**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,**

**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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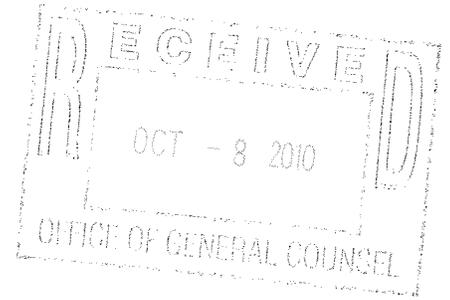
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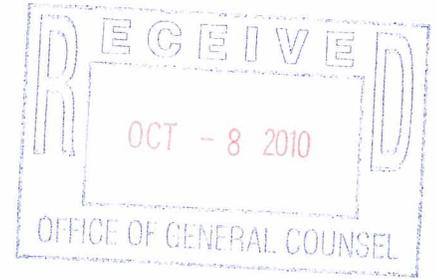
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