

From: CIPY72132@aol.com
Sent: Saturday, October 09, 2010 6:00 PM
To: !FHFA REG-COMMENTS
Cc: HTP/www@aol.com; giyseGiv/Acjernab@aol.com
Subject: "Guidance on Private Transfer Fee Covenants, (no.2010-N-11)"

We want your support to exempt us from the ban on the regulation being proposed by the Federal Housing Finance agency to ban mortgages to co-ops and condos where there is a flip tax/transfer fee .

Elaine Bard
Whitestone, NY