

From: Hampton, Brian L. [VIS] [BHAMPT01@its.jnj.com]  
Sent: Saturday, October 09, 2010 8:00 PM  
To: !FHFA REG-COMMENTS  
Cc: Anne.G.Hampton@wellsfargo.com; Steve Hampton  
Subject: Private Transfer Fees

FHFA:

Please do not decrease the value of my home. A ban of Private Transfer Fees is essential to keeping my community the way we like it and the way future buyers would like to live. I don't like paying fees, but when I get value out of it, it is less painful. A ban of PTFs is a bad move at this point the economy. A ban will force more of my neighbors to walk away from their homes since the values will even be decreased more as a result.

Please let me pay fees if I want to. If I don't want to, I won't live in that particular neighborhood. Stop trying to control my life and all my neighbors and fellow U.S. citizens live. We are not kids, we can take care of ourselves. The economy will change if the you and government let it prosper.

Lower my taxes by lowering unnecessary spending is a better idea.

Don't ban PTF's.

Thank you!

Brian L. Hampton

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