

From: vern harman [lvharman@gmail.com]  
Sent: Saturday, October 09, 2010 10:26 AM  
To: !FHFA REG-COMMENTS  
Subject: guidance on private transfer fee covenants #2010

Please remove the ban on private transfer fee covenants from your proposal. This ban would negatively affect our home owners association. We use the fee for capital improvements and it has worked successfully for over 40 years. Please leave us alone and to our own devices. We are doing just fine without your unwarranted intrusion. Another example of TOO much Government? Thank you.  
Vern Harman Minneapolis MN