

From: mohonk609@aol.com

Sent: Tuesday, October 12, 2010 1:23 PM

To: !FHFA REG-COMMENTS

Subject: Guidance on Private Transfer Fee Covenants (No. 2010-N-11)

Please reconsider restriction of Fannie Mae and Freddie Mac from investing in mortgages with private transfer fee covenants. In this economy its difficult enough for working men/women/families to get mortgages. In co-ops and condo's living costs are drastically lower for people to pay as opposed to owning a home (or none at all). By restricting this less and less people have the opportunity to live and own their own home with reduced costs.

Best regards,

Donna DiMaio