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Public Comments on Proposed Guidance; Request for Comments: Private Transfer Fee Covenants:=====

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I have read the new proposed FHFA Guidelines and have to say this is a very bad set of guidelines which will further stall an already troubled real estate market. These guidelines will harm the very people you are suppose to be protecting. People who need lower interest rate loans. The very best and most simple solution is full disclosure and transparency! Why does the government always think the best solution is to take control of a market or a business or regulate how business owners run their business when those in Government do not have any financial risk or specific knowledge key to that businesses success? America does not need more government control!!! America does not need more socialism and elements of a Command Economy! What America needs is full disclosure and Consumer Choice!! Passing these guidelines will result in more business failures, more lost jobs, less taxes collected, more failed loans and higher interest rates on the poor!!!

Please get rid of these guidelines!

Do the right thing!

Sincerely, S Kay