

From: Ruth Anne White [debenson@presenter.com]
Sent: Tuesday, October 12, 2010 6:56 PM
To: !FHFA REG-COMMENTS
Subject: guidance on private transfer fee covenants (No. 2010-N-11)

The \$2000 transfer fee on property in Leisure World is absolutely essential to maintaining and upgrading our retirement community. The Leisure World Community Association uses 100% of these funds to keep up our physical plant. The value of all of our homes would suffer if these funds are not available.

Please do not ruin our retirement by adopting this ill-advised proposal.

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