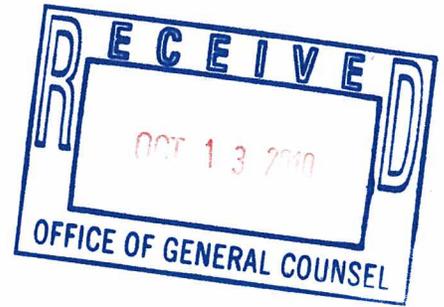


LINDEN HILL #2 COOPERATIVE CORPORATION

142-20 26th Avenue • Flushing, N.Y. 11354 • (718) 539-2700



October 8, 2012

Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
Fourth Floor, 1700 G Street NW
Washington, D.C. 20552

Attention: Public Comments "Guidance on Private Transfer Fee
Covenants (No. 2010-N-11)"

Dear Mr. Pollard:

Enclosed please find letters that we received from stockholders residing at Linden Hill #2 Cooperative Corporation in Flushing, New York.

The Cooperative consists of eight buildings and the addresses are as follows: 142-14 & 142-20 26th Avenue, 27-04 & 27-10 Parsons Blvd., 26-21 & 26-25 Union Street, 28-01 Union Street and 28-02 Parsons Blvd. The complex is comprised of 384 units.

Please take into serious consideration that the majority of stockholders at Linden Hill #2 are against this proposed regulation.

Thank you.

Sincerely,

Board of Directors
Linden Hill #2 Cooperative Corp.

Enclosures
Sent by Priority Mail

**Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
Washington, D.C. 20552**

**ATTENTION: Public Comments “Guidance on Private Transfer Fee
Covenants, (No. 2010-N-11)**

I am a cooperative shareholder in Queens, NY. The rule change that your agency is proposing regarding the banning of the “waiver of option fee” (“flip tax”) in order for the bank to approve a mortgage would devastate our very existence.

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Please do not impose this ban on us. Exempt New York from this proposal and allow us to continue to enjoy the quality of life environment we worked hard to achieve.

Sincerely,

A handwritten signature in green ink, appearing to read "John York", written over a horizontal line.

Cooperative Shareholder

**Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
Washington, D.C. 20552**

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Sincerely,

Cooperative Shareholder

Susan Powell
I'm A SENIOR
CITIZEN ON A VERY
FIXED INCOME

**Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
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Sincerely,

A handwritten signature in cursive script that reads "Stuart Winters".

Cooperative Shareholder

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Federal Housing Finance Agency
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Sincerely,

Cooperative Shareholder

A handwritten signature in black ink, consisting of a large, stylized initial 'S' followed by a series of connected loops and a long horizontal stroke at the end.

Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
Washington, D.C. 20552

ATTENTION: Public Comments “Guidance on Private Transfer Fee Covenants, (No. 2010-N-11)”

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Sincerely,

Valerie Vove, Fran Kana

Cooperative Shareholder

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Federal Housing Finance Agency
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Sincerely,

Genevieve Fisi 10/6/10
Cooperative Shareholder

**Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
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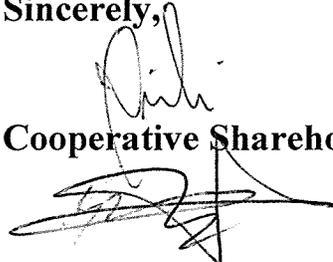
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Cooperative Shareholder

27-10 parsons Blvd

#5B

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Sincerely,

Aleksey Leybovich
Cooperative Shareholder

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Federal Housing Finance Agency
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Sincerely,

Cooperative Shareholder

MICHAEL A. THYS 
CHRISTINE BONHEUR-THYS 

**Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
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Sincerely,

A handwritten signature in black ink, appearing to be a stylized name, possibly 'M. M. M.', written over a white background.

Cooperative Shareholder

**Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
Washington, D.C. 20552**

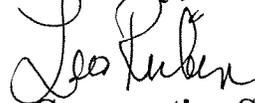
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Sincerely,

A handwritten signature in blue ink that reads "Lillian Melomah".

Cooperative Shareholder

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Federal Housing Finance Agency
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Sincerely,

A handwritten signature in black ink, appearing to read 'S. M. Pollard', written over the printed name 'Cooperative Shareholder'.

Cooperative Shareholder

**Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
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Sincerely, *Porping HO 4F*

Cooperative Shareholder

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Federal Housing Finance Agency
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Cooperative Shareholder


Robert Lee

**Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
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Sincerely,

Cooperative Shareholder

Lawrence A. G. [Signature]

**Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
Washington, D.C. 20552**

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Sincerely,


**JIMMY PHAM
Cooperative Shareholder**

**Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
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Sincerely,

A handwritten signature in blue ink that reads "Jeanne Diamond". The signature is written in a cursive style with a large initial "J".

Cooperative Shareholder

**Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
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Sincerely,


Cooperative Shareholder

10/4/10

**Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
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Sincerely,

Henry Debraun
Cooperative Shareholder

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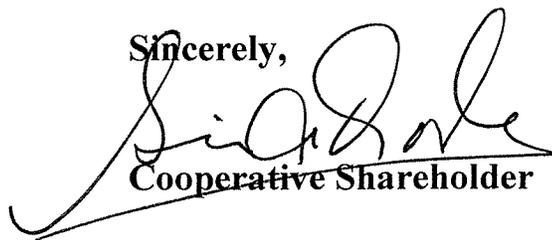
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Sincerely,

GUASTIN HOY

Cooperative Shareholder

*26-25 UNION St 21
Flushing NY 11354*

**Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
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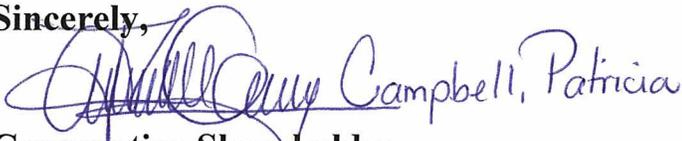
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Covenants, (No. 2010-N-11)**

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Please do not impose this ban on us. Exempt New York from this proposal and allow us to continue to enjoy the quality of life environment we worked hard to achieve.

Sincerely,


Cooperative Shareholder

**Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
Washington, D.C. 20552**

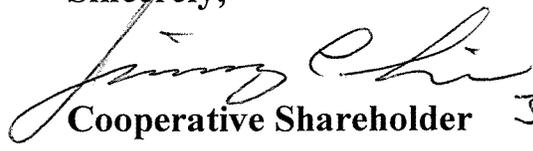
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Sincerely,


Cooperative Shareholder Jimmy C. Lin

Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
Washington, D.C. 20552

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Sincerely,

Tsilya Dolber

Cooperative Shareholder

Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
Washington, D.C. 20552

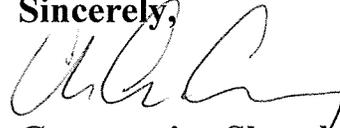
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Sincerely,



Cooperative Shareholder

Cho Chee Cheung
2801 Union St., 5F
Flushing, NY 11354

**Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
Washington, D.C. 20552**

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Sincerely, Bogdanova, TAMARA


Cooperative Shareholder

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Federal Housing Finance Agency
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Sincerely,

Hsin Chen Kuo

Cooperative Shareholder

*26-21 Union Street, #3G
Flushing, NY 11354*

**Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
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Sincerely,

Kim Si

Cooperative Shareholder

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Federal Housing Finance Agency
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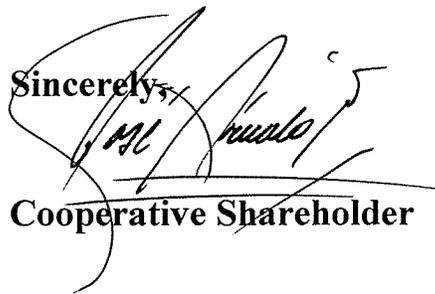
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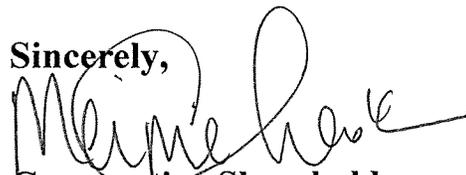
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Sincerely,

MC Cheok
Cooperative Shareholder

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Federal Housing Finance Agency
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Washington, D.C. 20552**

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Sincerely,

A handwritten signature in blue ink that reads "John Marullo".

Cooperative Shareholder

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Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
Washington, D.C. 20552**

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Sincerely,

A handwritten signature in cursive script that reads "Lucy Casola".

Cooperative Shareholder

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Federal Housing Finance Agency
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Washington, D.C. 20552**

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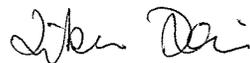
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Sincerely,

A handwritten signature in black ink, appearing to read "G. J. Antone", written over the printed name "Cooperative Shareholder".

Cooperative Shareholder

**Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
Washington, D.C. 20552**

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Sincerely,


Christine Mauro
Cooperative Shareholder

Oct 4, 2010

Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
Washington, D.C. 20552

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I have lived in Linden Hill
Co-op #2 for
20 yrs. I am
87 yrs. old and
have hopes of
living in my
Co-op apartment
for another 20 yrs.

GR

Sincerely,

Josephine Rakuczewicz
Cooperative Shareholder

R J. Rakuczewicz
2801 Union St Apt 3C
Flushing, NY 11354-1733

Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
Washington, D.C. 20552

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Sincerely,


Richard Goldstein
Cooperative Shareholder

**Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
Washington, D.C. 20552**

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Sincerely,

A handwritten signature in blue ink that reads "Molly Tsu". The signature is written in a cursive, flowing style.

Cooperative Shareholder

**Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
Washington, D.C. 20552**

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Sincerely,

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Cooperative Shareholder

**Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
Washington, D.C. 20552**

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Sincerely,

A handwritten signature in black ink, appearing to read 'Richard Lee', written over a horizontal line. The signature is fluid and cursive, with a long horizontal stroke extending to the right.

Cooperative Shareholder

**Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
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Sincerely,

Helary Silverman Apt 6 B

Cooperative Shareholder

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Federal Housing Finance Agency
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Sincerely,

Arnobis Bermudez

Cooperative Shareholder

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Sincerely,


Cooperative Shareholder

142-20 26th AVE Apt # 2D

PEI PEI LIN

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Federal Housing Finance Agency
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Cooperative Shareholder

142-20 26th Ave APT 6F
LU BAI

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Sincerely,

A handwritten signature in blue ink that reads "Lawrence Goldstein". The signature is written in a cursive style with a large, sweeping initial 'L'.

Cooperative Shareholder

**Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
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Sincerely,

A handwritten signature in cursive script that reads "Ruth Goldman".

Cooperative Shareholder

**Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
Washington, D.C. 20552**

**ATTENTION: Public Comments “Guidance on Private Transfer Fee
Covenants, (No. 2010-N-11)**

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Sincerely,

A handwritten signature in black ink that reads "Alice C. Barfield". The signature is written in a cursive style with a large initial "A".

Cooperative Shareholder

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Federal Housing Finance Agency
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Sincerely,

Keung fa Yu (Lisa S. Chu)
Cooperative Shareholder

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Federal Housing Finance Agency
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Cooperative Shareholder

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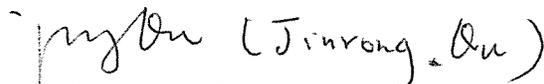
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Sincerely,

A handwritten signature in cursive script, appearing to read "Hyung", written in black ink.

Cooperative Shareholder

**Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
Washington, D.C. 20552**

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Sincerely,

Doris Stein

Cooperative Shareholder

**Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
Washington, D.C. 20552**

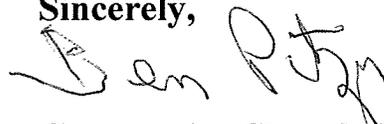
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Sincerely,

A handwritten signature in black ink that reads "Ben Pitz". The signature is written in a cursive, slightly slanted style.

Cooperative Shareholder

**Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
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Sincerely,

Ruth Doyle
Cooperative Shareholder

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Federal Housing Finance Agency
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Sincerely,

Olivia Attias

Cooperative Shareholder

*26-25 Union St. 2E
Flushing, N.Y. 11354*

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Federal Housing Finance Agency
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Sincerely,

Kurt Vormittag
KURT VORMITTAG

Cooperative Shareholder

*27-10 PARSONS BL #2F
FLUSHING NY 11354
LINDEN HILL #2*

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Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
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Sze Wai Renee Cheng
Cooperative Shareholder

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Sincerely,

Anna Giambalvo
**ANNA GIAMBALVO
Cooperative Shareholder**

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Sincerely,

Regina B. Vogelman
Cooperative Shareholder

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Federal Housing Finance Agency
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Sincerely,

A handwritten signature in black ink, appearing to read "Harry Berna". The signature is fluid and cursive, written over a white background.

Cooperative Shareholder

**Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
Washington, D.C. 20552**

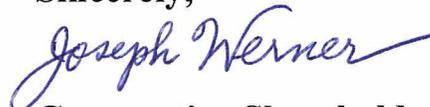
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Sincerely,

A handwritten signature in blue ink that reads "Joseph Werner". The signature is written in a cursive, flowing style.

Cooperative Shareholder

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Federal Housing Finance Agency
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Sincerely,

Christine Zarny

Cooperative Shareholder

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Sincerely,

Linda Berengarten
Cooperative Shareholder



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Cooperative Shareholder

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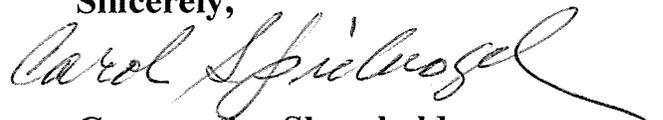
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Sincerely,

A handwritten signature in cursive script, appearing to read "Carol Spicuzel".

Cooperative Shareholder

**Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
Washington, D.C. 20552**

**ATTENTION: Public Comments “Guidance on Private Transfer Fee
Covenants, (No. 2010-N-11)**

I am a cooperative shareholder in Queens, NY. The rule change that your agency is proposing regarding the banning of the “waiver of option fee” (“flip tax”) in order for the bank to approve a mortgage would devastate our very existence.

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Sincerely,

A handwritten signature in blue ink that reads "Eric Whisman".

Cooperative Shareholder

**Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
Washington, D.C. 20552**

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Sincerely,

HOWARD GREENSPAN


Cooperative Shareholder

Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
Washington, D.C. 20552

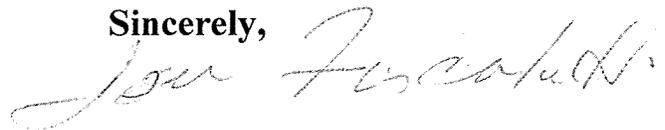
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Sincerely,



Cooperative Shareholder



Oct. 8, 2010

**Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
Washington, D.C. 20552**

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Sincerely,

***Sandy Cochran*
Cooperative Shareholder**

**Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
Washington, D.C. 20552**

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 SH

Cooperative Shareholder

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Sincerely,

A handwritten signature in blue ink that reads "Claire Cooper". The signature is written in a cursive style with a long horizontal flourish at the end.

Cooperative Shareholder

**Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
Washington, D.C. 20552**

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Sincerely,

Zheng Gong
Cooperative Shareholder

**Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
Washington, D.C. 20552**

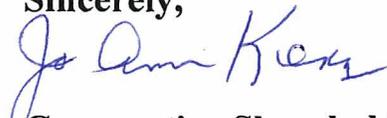
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Sincerely,

Ellen Carpenella
Cooperative Shareholder

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Sincerely, *FELIX SILVER.*

Cooperative Shareholder

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Sincerely,

A handwritten signature in black ink, appearing to read "Arthur J. [unclear]", written over a horizontal line.

Cooperative Shareholder

**Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
Washington, D.C. 20552**

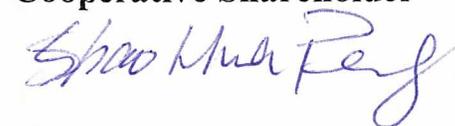
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Sincerely,

Cooperative Shareholder

A handwritten signature in black ink, appearing to read "Morgan R. KO". The signature is written in a cursive style with a large, stylized 'K'.

10/5/2010

**Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
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Sincerely,

Pandra Katerba

Cooperative Shareholder

**Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
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Washington, D.C. 20552**

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Cooperative Shareholder

**Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
Washington, D.C. 20552**

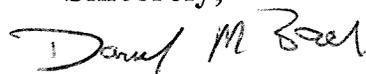
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Sincerely,

A handwritten signature in black ink that reads "Daniel M. Boel". The signature is written in a cursive style with a large initial 'D'.

Cooperative Shareholder

**Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
Washington, D.C. 20552**

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Sincerely,

Robert Bruckner apt 4B

Cooperative Shareholder

142-20 26 AVE

FLUSHING, N.Y. 11354

LINDEN HILL #2

**Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
Washington, D.C. 20552**

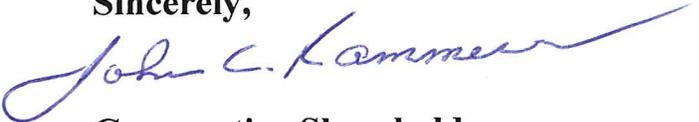
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Sincerely,

A handwritten signature in blue ink that reads "John C. Kammer". The signature is fluid and cursive, with a long horizontal stroke at the end.

Cooperative Shareholder

Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
Washington, D.C. 20552

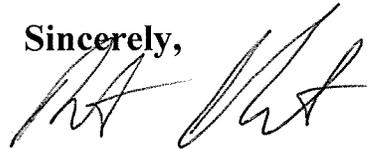
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Sincerely,



Cooperative Shareholder

Arthur Clements
142-14 26 Ave. #4F
Flushing, N.Y., 11354

**Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
Washington, D.C. 20552**

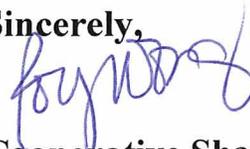
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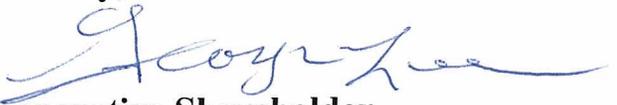
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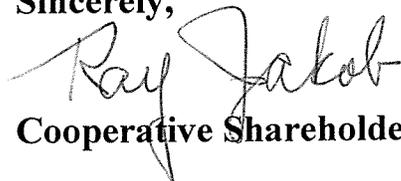
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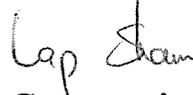
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Please do not impose this ban on us. Exempt New York from this proposal and allow us to continue to enjoy the quality of life environment we worked hard to achieve.

Sincerely,



Cooperative Shareholder

**Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
Washington, D.C. 20552**

ATTENTION: Public Comments “Guidance on Private Transfer Fee Covenants, (No. 2010-N-11)

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Sincerely,

A handwritten signature in black ink that reads "Fred G. Hensel". The signature is written in a cursive style with a large, looping initial "F".

Cooperative Shareholder

**Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
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Sincerely, ME HAO


Cooperative Shareholder

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Federal Housing Finance Agency
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Sincerely,

Deborah Dresler

Cooperative Shareholder

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Federal Housing Finance Agency
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Sincerely,

Beverly Wolfowitz
Cooperative Shareholder

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Cooperative Shareholder

BRUNO RECUPERO

5 5
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Sincerely,

Gladys Messer - Senior
Cooperative Shareholder

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Federal Housing Finance Agency
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Sincerely,

Cooperative Shareholder

Joseph REITHMAN
2710 Parsons Blvd
Apt. 2E
Flushing, NY 11354

**Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
Washington, D.C. 20552**

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Sincerely,

Peter H.S.K.
Cooperative Shareholder 

✓
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Fourth Floor 1700 G Street NW,
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Sincerely,

Linda Saavedra
Cooperative Shareholder

**Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
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Sincerely,

Cooperative Shareholder

*L. Teplinskiy
Y. Teplinskaya*

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Sincerely,

A handwritten signature in cursive script that reads "Stanley Goldstein".

Cooperative Shareholder

**Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
Washington, D.C. 20552**

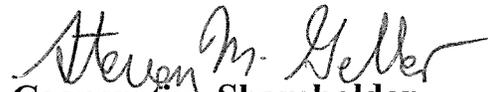
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Sincerely,

Cooperative Shareholder
Ercole Santoro
Ercole SANTORO
27-04 PARSONS Blvd AP 6C
Flushing, N.Y. 11354

**Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
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Sincerely,

Cooperative Shareholder

Anthony Altomare

**Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
Washington, D.C. 20552**

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Sincerely,

Cooperative Shareholder

*MIN WANG
Oct 05, 2010*

**Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
Washington, D.C. 20552**

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Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
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Sincerely,

Lynne Messing
Cooperative Shareholder

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Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
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Sincerely,


Cooperative Shareholder

**27-04 PARSONS BLVD.
APT 1B**

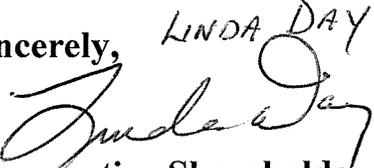
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Sincerely, *LINDA DAY*

Cooperative Shareholder

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Federal Housing Finance Agency
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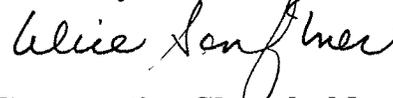
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Cooperative Shareholder

63
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Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
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Sincerely,

Rochelle Pugliese
Cooperative Shareholder

**Alfred M. Pollard, General Counsel
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Fourth Floor 1700 G Street NW,
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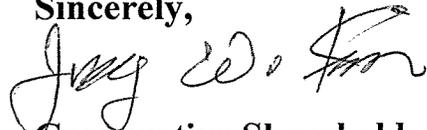
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Sincerely,

Francis Ryzanski
Cooperative Shareholder

**Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
Washington, D.C. 20552**

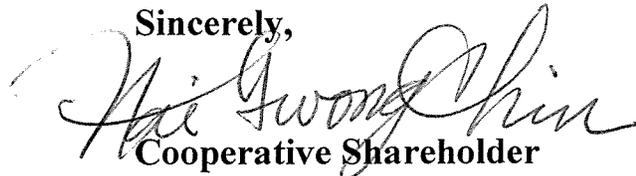
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Please do not impose this ban on us. Exempt New York from this proposal and allow us to continue to enjoy the quality of life environment we worked hard to achieve.

Sincerely,

Cooperative Shareholder

**Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
Washington, D.C. 20552**

**ATTENTION: Public Comments “Guidance on Private Transfer Fee
Covenants, (No. 2010-N-11)**

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Sincerely,

Florence Nostick

Cooperative Shareholder

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Federal Housing Finance Agency
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Washington, D.C. 20552**

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Sincerely,

A handwritten signature in black ink, appearing to read "Lisa Weisheit". The signature is fluid and cursive, written over a white background.

Cooperative Shareholder

**Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
Washington, D.C. 20552**

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Sincerely,

Mrs Marie Costello

Cooperative Shareholder

**Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
Washington, D.C. 20552**

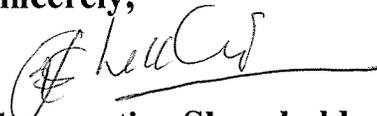
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Sincerely,

A handwritten signature in black ink, appearing to read "J. K. [unclear]", written over a horizontal line.

Cooperative Shareholder

**Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
Washington, D.C. 20552**

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Sincerely,

A handwritten signature in cursive script, appearing to read "Joe L.", written in black ink.

Cooperative Shareholder

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Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
Washington, D.C. 20552**

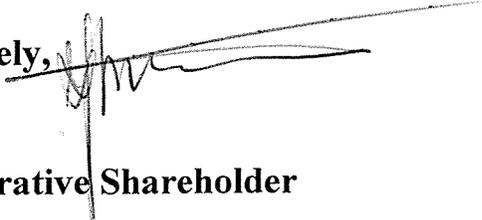
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Sincerely,

Anna Berger
Cooperative Shareholder

**Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
Washington, D.C. 20552**

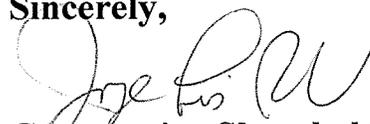
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Sincerely,

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Cooperative Shareholder

**Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
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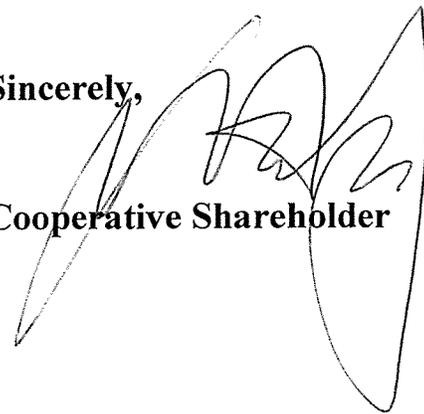
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Sincerely,

Cooperative Shareholder

A large, stylized handwritten signature in black ink, written over the printed name 'Cooperative Shareholder'. The signature is highly cursive and loops around the text.

**Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
Washington, D.C. 20552**

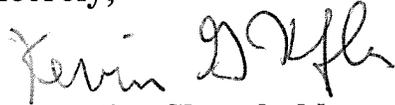
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Sincerely,


Cooperative Shareholder

27-10 1A

**Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
Washington, D.C. 20552**

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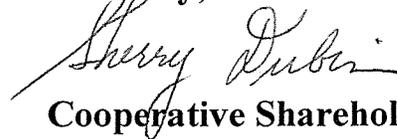
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Sincerely,

A handwritten signature in cursive script that reads "Sherry Rubin". The signature is written in black ink and is positioned above the typed name of the signatory.

Cooperative Shareholder

27-10 SG

**Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
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Sincerely,

Cooperative Shareholder

Jing kai Si .

Xi Song

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Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
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Sincerely,

Celia Haft

Cooperative Shareholder

Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
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Sincerely,

Xuan Wei Qian, Qian Pei Fen Cooperative Shareholder

26-21 Union St 3C

Flushing, NY 11354



Pei Fen Qian

**Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
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Sincerely,

Cooperative Shareholder

A handwritten signature in blue ink, appearing to read "Gary Bell", is written over the typed name "Cooperative Shareholder".

**Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
Washington, D.C. 20552**

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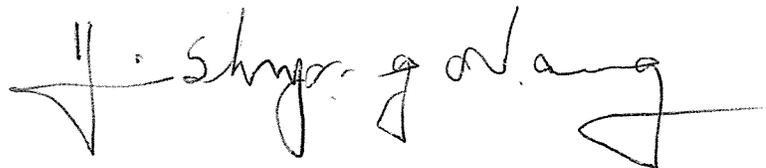
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Sincerely,

Cooperative Shareholder

A handwritten signature in black ink, appearing to read "Alfred M. Pollard". The signature is written in a cursive style with a long horizontal line extending to the right.

**Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
Washington, D.C. 20552**

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Sincerely,

Cooperative Shareholder

A handwritten signature in black ink, appearing to read "Morganstein", is written over the typed name of the Cooperative Shareholder.

**Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
Washington, D.C. 20552**

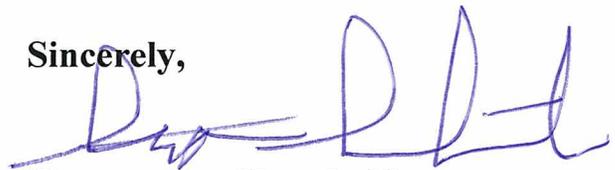
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Sincerely,



Cooperative Shareholder

Stephen Shih

**Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
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Sincerely,

A handwritten signature in black ink, appearing to read "James A. [unclear]", written in a cursive style.

Cooperative Shareholder

**Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
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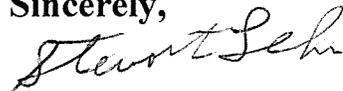
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Sincerely,

A handwritten signature in cursive script that reads "Stewart Lehr".

Cooperative Shareholder

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Federal Housing Finance Agency
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Cooperative Shareholder

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Sincerely,


Cooperative Shareholder

**Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
Washington, D.C. 20552**

**ATTENTION: Public Comments “Guidance on Private Transfer Fee
Covenants, (No. 2010-N-11)**

I am a cooperative shareholder in Queens, NY. The rule change that your agency is proposing regarding the banning of the “waiver of option fee” (“flip tax”) in order for the bank to approve a mortgage would devastate our very existence.

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Apt 2B.

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Sincerely,

Patricia L. and

Cooperative Shareholder

Alfred M. Pollard

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Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
Washington, D.C. 20552**

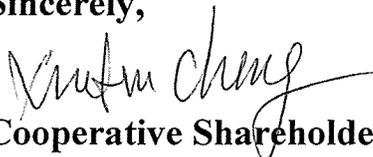
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Carlos Rodriguez
Cooperative Shareholder

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Federal Housing Finance Agency
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Sincerely,


Cooperative Shareholder
Kelly A. Molloy

**Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
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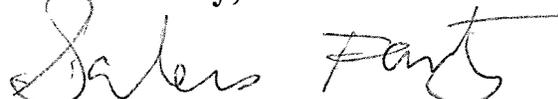
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Sincerely,

B. Neeson

Cooperative Shareholder

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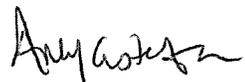
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Sincerely,



Cooperative Shareholder

26-21 Union St. - 2H
Flushing, NY 11354
Oct. 13, 2010

**Alfred M. Pollard, General Counsel
Federal Housing Finance Agency
Fourth Floor 1700 G Street NW,
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Sincerely,

Joel Shaw + Joan Yacobian Shaw

Cooperative Shareholder

Linden Hill Co-Op # 2

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10/11/10

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Sincerely, -

A handwritten signature in black ink, appearing to read "Jenny Rosane [unclear]", written in a cursive style.

Cooperative Shareholder

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Sincerely,

Herald Norman Molach

Cooperative Shareholder

*26-21 UNION STREET
FLUSHING, NY 11354*

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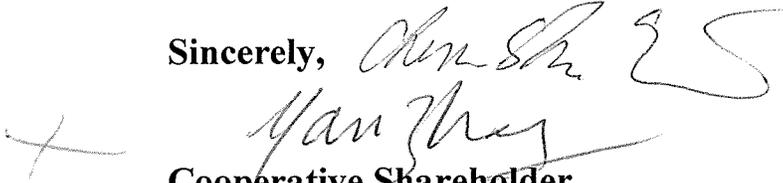
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26-28. 62

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James Chen #2E
Emily C. Chao

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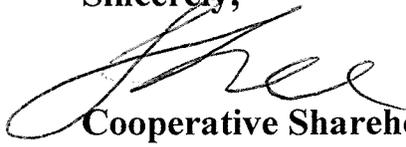
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Cooperative Shareholder
Joannee Lee

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Cooperative Shareholder