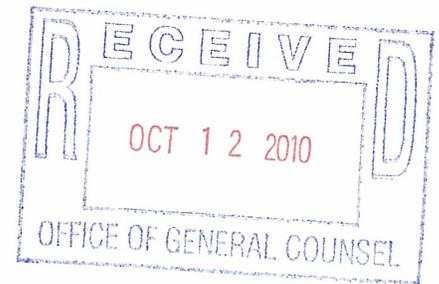


October 6, 2010

Alfred M. Pollard, Esq.
General Counsel
Federal Housing Finance Agency
1700 G Street NW, Forth Floor
Washington , DC 20552



Dear Mr. Pollard,

I hope you will heed the extremely intelligent and logical letter that Mr. Stuart Saft sent to you. It is insane to think of obliterating transfer fees when they are one of the many staples to repairing and keeping up our co-ops. They are what help to maintain the constantly needed repairs and mandates as time progresses and buildings wear.

I can't imagine anyone in any building allowing this. And those that have left will have basis for litigation when informed of this change.

This is a really bad proposition and I hope Federal Housing will see clear to dropping this proposition.

Respectfully

Louise Sorel
20 east 74th St.
New York, NY

10021