

From: Linda C Jones [linda@winterhill.net]
Sent: Thursday, October 14, 2010 1:57 PM
To: !FHFA REG-COMMENTS
Cc: Charles E. Schumer
Subject: "Guidance on Private Transfer Fee Covenants (No. 2010–N–11).

It is kind of scary to me as a New York City coop owner to think that, should I wish to sell my apartment, my buyer would be unable to get a mortgage if this rule goes into effect.

I suspect it was not your intention to punish coops that use transfer fees for the benefit of the property as a whole, not to enrich a developer.

Please carefully consider the wording so that we aren't inadvertently swept up in the new rule.

Thank you for your consideration.

Sincerely,

Linda C. Jones
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