

From: Lazar, Jason [jason.lazar@harborftw.com]
Sent: Thursday, October 14, 2010 4:42 PM
To: !FHFA REG-COMMENTS
Subject: Guidance on Private Transfer Fee Covenants (2010-N-11)

Please do not restrict financing on cooperatives with private transfer fees. These fees are a crucial tool helping to provide affordable amenities to well planned communities.

Regards,

Jason Lazar

Phoenix, Apartment 24E

160 East 65th Street

New York, NY 10065

Jason A. Lazar

Harbor Footwear Group, Ltd.

55 Harbor Park Drive

Port Washington, NY 11050

516-953-5008 (tel)

516-621-4957 (fax)

jason.lazar@harborftw.com