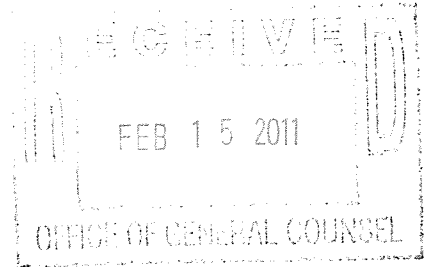


**Mitchell Gardens No. 3 Co-Operative Corp.**

**26-10 UNION STREET  
Flushing, New York 11354  
718-445-1020  
FAX 718-445-6122**



February 8, 2011

Alfred M. Pollard, General Counsel  
Federal Housing Finance Agency  
4<sup>th</sup> Floor  
1700 G Street North West  
Washington, D.C. 20552  
Attn: Comments RIN2590AA41

Re: FHFA Proposed Rule on Private Transfer Fee Covenants

Dear Mr. Pollard:

I am a shareholder residing at Mitchell Gardens No. 3 Co-Operative Corp., a co-operative housing complex in Queens, New York. The Rule on Private Transfer Fee Covenants proposed by the Federal Housing Finance Agency is a great proposal and has the support of all New Yorkers residing in co-ops and condos.

The funds realized will continue to provide us the ability to maintain, repair and upgrade our property while still offering affordable housing for middle class families and senior citizens and retirees whom are on fixed incomes. The understanding of and consideration given to this issue is greatly appreciated.

Thank You.

Yours Truly

Edward Oh  
Vice-President  
MG3 BOD