From: 'Nita and Ron Randolph [evensong6759@verizon.net]

Sent: Monday, October 04, 2010 7:07 AM

To: !FHFA REG-COMMENTS

Subject: Guidance on Private Transfer Fee Covenants, (No. 2010-N-11)

Please vote no on this legislation. Most senior and active retirement community residents will have great difficulty in selling their home if the need arises. This poses an unnecessary hardship on a social class of this country that is already stressed from this poorly managed economy. Don't make it worst. When I'm running short of money I just reduce spending.

Ronald Randolph

Colonial Heritage

Williamsburg, VA