From: Syd Kyle [skkyle2948@yahoo.com] Sent: Thursday, October 07, 2010 5:49 PM To: !FHFA REG-COMMENTS; Pollard, Alfred

Subject: Guidance on Private Transfer Fee Covenants (2010-N-11)

Attn:

The Honorable Alfred M. Pollard

General Counsel

FHFA

1700 G Street, NW

Washington, DC 20552

I am a resident in a community in Southern Arizona that uses Private Transfer Fee's to partially fund HOA amenities and operations that clearly benefit our homeowners. I believe that the FHFA is rushing to judgment by proposing restrictions against PTF's and I am opposed to the rule because it would hurt the marketability of our homes and likely lead to an increase in our HOA dues.

Please do not adopt this rule which would cause me/our company/our homeowners, and many important non-profit entities, serious financial hardship".

Syd Kyle