

-----Original Message-----

From: Laura Arling [mailto:larling@comcast.net]

Sent: Friday, July 06, 2007 7:31 PM

To: Pollard, Alfred

Subject: Conforming Loan Limit

Dear Mr. Pollard,

I am writing in response to your request for public comment on the conforming loan limit for 2008.

I have the misfortune of living in a very high cost area (Boston). The current limit of \$417K is very limiting in this environment. There is little that can be purchased for that amount. I would think that the conforming limit should be set so that the average consumer could purchase a mid-range house with a conforming mortgage. This limit is not of interest to those areas of the country where values are not as high.

Please consider raising the limit to \$500,000.

Thank You,

Laura Arling

North Andover, Mass