From: Mary Phillips [mailto:pushinc@bellsouth.net]

Sent: Thursday, October 26, 2017 1:03 PM

To: Nancy Muller < Nancy. Muller@floridahousing.org>

Subject: Affordable Housing

Mortgage companies should make it easy for people to purchase condos. Lift the restriction at the property has to have a certain percent owner to renter. Also, there should be a **condo owner bill of rights.** Association should not be allowed to hold an owner hostage by having an income requirement or excessively high credit score requirement for someone to purchase the owners unit.. If a person qualifies for a loan and has the ability to pay based on the lender, they should be allowed to by regardless of credit score and income. Also, there should be a limited as to amount of advance maintenance fees an association can collect. Many of the condo units a laying empty and owners are forced to pay maintenance fees (some fee are over \$400) because associations make it hard for them to sale the property because of the rules and restrictions.

I would love to author that bill.

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