

From: [Louis Aguilar](#)
To: [IFHFA REG-COMMENTS](#)
Subject: Comments/RIN 2590-AA65
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Fannie Mae and Freddie Mac (FM&FM) will never know if “good quality mortgages” is coming from any Banks.

Please, stop pretending that FM&FM and the Banks industry didn't know anything about the Mega Fraud perpetrated to Homeowners and Judges Pension funds.

Now the Justice Department in conspiracy with the President of our nation is making settlements for fractions of a penny for Dollar in favor to FM&FM and the Banks industry.

The only way that these perpetrators will stop the artificial inflated house market and bogus house appraiser is:

1. Correct of action made to the County Appraisers (CA)
2. The CA can't use the house sales price for appraisal
3. The CA will keep consistent records base on equal alike properties appraisals
4. Mandatory that any home mortgage backup security have a CA certification
5. FM&FM will buy only “good quality mortgages” with CA certification
6. Any violation of the above will void and null the mortgage and right to foreclose
7. The homeowner under penalty of perjury will certified that the CA is correct
8. And to be fair to the homeowner and Judges pension funds, make it retroactive for the past 10 years

I will appreciate a response at (113aguilar@gmail.com)

Sincerely

Louis Aguilar