

**From:** [Roberto](#)  
**To:** [IFHFA REG-COMMENTS](#)  
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Hello. In the year 2006 I brought my Haitian girlfriend and her daughter to live with me in Miami. Years later, after we divorced in 2013, I convinced her to stay close to our son (I obtained paternity rights from a judge as well as primary residence status for him) and I asked her to live in the same building we live. We found an apartment for sale and after a long struggle we were able to purchase it. This was good as it allowed our "broken family" to stay close and specially for our son, who lives with me, to see his mother every day, many times a day.

We obtained a loan from Regions Bank but the purchase of the apartment was only feasible thanks to Fannie Mae. My ex-wife rate is 3.82% for her 30 year loan mortgage. It took many, many months to get approve and I got the impression it was the bank who acted overly cautious. So I am assuming Fannie Mae came to the rescue.

My country of birth does not have a system by which citizens could purchase a residence using a 30 year fix rate loan. Yet, my ex-wife and I were able to do so in the US. This is one of the miracles of this beloved country (we are now both proud citizens) and I mention this story to you to reinforce the idea of how valuable these two companies are (Fannie Mae and Freddie Mac) and how useful have been for lower income/middle class citizens like ourselves.

Please don't destroy them or change them. There is a need for them.  
Regards.

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