

**From:** [Felipe Paredes](#)  
**To:** [IFHFA REG-COMMENTS](#)  
**Subject:** Comments/RIN 2590-aa65  
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Dear FHFA representative,

Affordable housing goals should be:

- 1- **Start building capital reserves for Fannie Mae and Freddie Mac.** Stop the government conservatorship sweep that is DRAINING Fannie and Freddie and let them rebuild reserve capital so that these entities can be in sound financial condition for a possible market downturn.
- 2-Keep the affordable housing options alive through Fannie and Freddie- **30 year loans and 3% down payments and 45 year Jumbo loans** for homeowners. **Expand financing options for Investment properties purchases** for 5 year loans to help revitalize the housing market recovery.
- 3- Impose tough **regulations on Banks** so that they are liable for selling misguided, fraudulent securities and enforce strict rules to avoid **predatory lending through ARM'S**.

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I want my son who is now 2 years old to have a chance of realizing the American dream of home ownership through affordable financing options of 3% down payments. No other country in the world can provide this dream and its done in America through Fannie Mae and Freddie Mac

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Please keep the American dream alive.. Please do it for our families.

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