

From: [Cary Carlen](#)
To: [FHFA REG-COMMENTS](#)
Subject: Comments/RIN 2590-aa65
Date: Tuesday, October 28, 2014 3:44:36 PM

Dear FHFA,

Thank you for helping to returning the company to prosperity. Fannie Mae is so important to the banking/Housing industry and more importantly the dream of home ownership in America.

I have been in the industry for some time and we need the credit to less restrictive products. I'm not saying 100% financing no income with a 580 credit score... we know who created this type of financing (hint) and it was not the Broker but the mortgage broker and home buyer took the bullet and is still felling it today .

I can say this for the self employed borrower if they have 10% down can debt service with 12 months bank statements or even stated and have 720+ credit scores you have a solid buyer with skin in the game and taking an honest look at there ability to pay WE need more Lending products we need Fannie and Freddie Back with out this repurchase clause that has scared every underwriter every mortgage banker across the country.

We need the Dream to be alive in the housing sector NOW please help!

This is the second time around for Blackstone.. Today it was reported out in the financial press that Blackstone is now preparing to open up another 13 Billion Real Estate Fund. They are big in real estate. We do not need hedge fund being SFR landlords come on Renting is not the american dream.

Thanks For your help in this matter

Feel free to reach out anytime!

Talk Soon,
Cary Carlen
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