

From: [Amy Collins](#)
To: [#FHFA.REG-COMMENTS](#)
Subject: [EXT] New mortgage rules punish good credit
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Wow, we have the highest inflation in 40 years, higher loan prices, EV cars being forced upon us, not to mention the Biden administration wanting to ban gas stoves (really really) and just to spite the majority of the American people (that are by the way middle class and pay the most taxes) now we have our government Fannie Mae and Freddie Mac imposing fees on people WITH GOOD CREDIT AND HIGHER DOWN PAYMENTS required to pay higher fees which make their loan rates higher! Our government's Robin Hood mentality of stealing from the rich and giving to the poor is misplaced because this policy is stealing from the middle class to help make the middle class poor! Once everyone is poor, dear government, who will pay most of the taxes? Stop killing the middle class! This is another bad social equity policy that will cause another mortgage meltdown like we had in 2008! Remember 2008? Obviously not! The government said everyone should be able to afford a house. Everyone except GenZ remembers how that turned out! Your bad policies are weakening America! I'm middle class, flush this bad policy down the toilet because it belong with the rest of the s--- in the sewer!