

From: [Russ](#)
To: [#FHFA.REG-COMMENTS](#)
Subject: [EXT] New second loan proposal
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Hello, am i current homeowner and a taxpayer. My house needs some repairs that i have been putting off for some time because of lack of funds. I have looked at Helocs and cash out refinances but my payment would skyrocket. When i bought my home in 2012 and had a comfortable payment and i have been still making it under these curesnt inflationary times. So i couldnt afford to modify my loan since everything has went up recently.

But this proposed programs sounds like it would be a great program for homeowners like me and so many other americans strughling through hard times. Pleae sign this into law so us tired Americans can finally get some relief.

Thank You
Russell Galindo