

From: [Eric Clonch](#)
To: [#FHFA REG-COMMENTS](#)
Subject: [EXT] Public Comment: Freddie Mac Second Mortgage Proposal
Date: Saturday, April 20, 2024 3:27:31 PM
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To the policy makers at FHFA and FHLMC:

I am contacting you today to discourage any changes to the current status quo for Second Mortgage loans in the United States. Commercial Banks, Community Banks, and local Credit Unions have performed admirably in this sector for many decades, providing wide-ranging access to credit to meet a variety of needs in the communities they serve. The delinquency rates and losses are nominal, and accessibility is easy, seamless, and cost effective for nearly all applicants. Very few loan applications are denied. A few loan applications are restructured. The overwhelming majority of applications are approved.

It is incumbent upon government policy makers to recognize a healthy private sector market, whether that is banks or grocery stores, and to refrain from unnecessary and burdensome interference that may confuse consumers and businesses alike, thus interrupting the consumer relationship.

Very respectfully submitted for your consideration.



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