

From: [John D](#)
To: [#FHFA.REG-COMMENTS](#)
Subject: [EXT] 2nd Mortgage proposal
Date: Monday, May 13, 2024 12:32:51 PM

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My comment and suggestion is that your proposal also include a HELOC as a First Mortgage in addition to second mortgageto be included in the final approval.

John D. Fry, CMB