

From: [Eliran Zemach Jackson](#)
To: [#FHFA REG-COMMENTS](#)
Subject: [EXT] Inquiry About Second Loan Options for ADU Construction on Hillside Property
Date: Tuesday, May 14, 2024 1:41:01 PM

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Dear FHFA,

I hope this message finds you well. My name is Eliran Zemach Jackson, and I am a property owner in Los Angeles, California. I am writing to inquire about second loan options for my property located on a hillside.

Due to the challenging topography of the land, constructing an Accessory Dwelling Unit (ADU) on my property requires significant financial investment, estimated to be over half a million dollars.

Additionally, I am uncertain if my property currently has sufficient equity based on its existing market value. However, I am confident that after the ADU is constructed and the property value is reassessed, it will prove to be a valuable investment.

Lastly, I am unsure if my first mortgage is under FHFA's purview. Therefore, I would greatly appreciate any information on available loan products or tools that do not necessarily require my first mortgage to be under FHFA.

Thank you for your time and assistance. I look forward to your response.

Best regards,

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