

**From:** [Kevin Feilen](#)  
**To:** [#FHFA.REG-COMMENTS](#)  
**Subject:** [EXT] Public Comment - New Product Notice for Freddie Mac Second Mortgage Proposal  
**Date:** Tuesday, May 14, 2024 4:38:10 PM

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Hello,

The new second mortgage proposal from Freddie Mac is very exciting and I'd like to make some recommendations.

I am a homeowner and would be eager to use this product to access equity in my home and refinance my HELOC to afford the Accessory Dwelling Unit (ADU) I funded using a HELOC.

In my region, ADU construction and related fees came to over \$300,000 so I hope that the max loan value will be conducive.

There are many homeowners in my position who equity in our homes but can't access it without refinancing our first position mortgages or taking variable rate mortgages or HELOCs to fund them.

If you allow for high maximum loan values, this product will be very appealing and will help create more missing middle housing around the country.

- Kevin Feilen  
619.994.5089  
San Diego, CA