

From: [Erika Imbriale](#)
To: [#FHFA.REG-COMMENTS](#)
Subject: [EXT] Second position mortgage
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Hello,

I would like to provide feedback for consideration as you deliberate your second position loan offerings. I live in California and have gotten quotes to put an ADU in my backyard. The cost will be above \$200K (for around 500-600 sq feet) and friends have received quotes for over \$250K and I am looking for a loan solution that would allow me to not refinance my home to build this and is not capped at a lesser amount. I would love for your consideration in your loan offerings to allow this \$200K+ option and not put caps below this on California residents.

Thank you for your consideration!
Erika