

From: [Kimberly Vanni](#)
To: [#FHFA REG-COMMENTS](#)
Subject: [EXT] Public Comment - New Product Notice for Freddie Mac Second Mortgage Proposal
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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 build an Accessory Dwelling Unit (ADU).

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

However, I don't know that Freddie owns my primary mortgage, so I may not be eligible because of the limits they've put on this. There are many homeowners in my position who have equity in our homes but can't access it without refinancing our first position mortgages.

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.

Regards,
Kimberly Vanni
Sacramento, CA



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