

From: [Jenifer Trier](#)
To: [#FHFA.REG-COMMENTS](#)
Subject: [EXT] Freddie Mac Single-Family Closed-End Second Mortgages," (No. 2024-N-5)
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Good afternoon,

As a Certified Public Accountant, my professional opinion about allowing Freddie Mac to issue Second Mortgages to financial strained homeowners would greatly reduce equity in homes during a declining home value period.

May I please respectfully request the proposed financing option not move forward?

Thank you, in advance, for your consideration of my proposal.

Jenifer Trier, CPA