

From: [Melissa McCalmont](#)
To: [#FHFA REG-COMMENTS](#)
Subject: [EXT] Adu secondary mortgage.
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Hello.

I am a homeowner in Silverthorne, CO in summit county. I'm excited to take advantage of this second position mortgage option that could come available I want to build an ADU above a garage, and in my region I'm guessing it will cost me about \$150,000.

I also don't know if Freddie owns my primary mortgage. I believe it's currently owned by Mr Cooper, maybe. I would want to take advantage of this regardless of who owns my mortgage.

Thanks,
Melissa