

From: [German Enciso](#)
To: [#FHFA.REG-COMMENTS](#)
Subject: [EXT] comment regarding Freddie Mac's proposed second mortgage
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Dear FHFA,

I was very encouraged to find out about a proposed second mortgage to be potentially offered by Freddie Mac. I am very interested in building an ADU in my home region of Southern California, and I would very much support such a mortgage being offered.

Building an ADU in this area costs a fair amount of money and is not easily feasible unless one has access to this money, in the order of \$200,000 or more. I hope that this will be taken into account as the rules are finalized.

With best regards,

German Enciso
Irvine, California