

From: [Kerrick Patterson](#)
To: [#FHFA.REG-COMMENTS](#)
Subject: [EXT] RE: closed end second mortgages
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2. Underserved markets in my experience are typically those groups of borrowers with limited access to funds. If funds become more readily available those markets may see a shift in offerings that can help home ownership thus meeting the goals of FMAC
5. Access to equity without having to relinquish one's existing low first mortgage rate can help stimulate the mortgage and housing market.



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