

From: [Romel Villanueva](#)
To: [#FHFA.REG-COMMENTS](#)
Subject: [EXT] 2nd Position Mortgage Product
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To whom it may concern

I am a homeowner excited about using the 2nd position mortgage. I wanted to build an Accessory Dwelling Unit for my recently disabled brother, but in my region (San Francisco Bay Area) that will cost me \$300k to \$450k.

Thank You