

From: [Jeff Harbaugh](#)
To: [#FHFA REG-COMMENTS](#)
Subject: [EXT] Guaranteeing second mortgages
Date: Thursday, May 23, 2024 2:48:13 PM

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This is nothing but a way to put more money we don't have in the hands of consumers. What a coincidence that it's an election year. And that you are only allowing a month for comments. Do you really want to start guaranteeing consumer loans? What do you think that is going to cost? Where is the money going to come from? Come on, tell me truth. Do you really think this is an economically valid thing to do? Please, please, please call me. I'd love to hear you defend it.

J.

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Read the [Market Watch Column](#)

What's the Goal? Begin With the End in Mind.