The Federal Housing Finance Agency, as safety and soundness regulator of Fannie Mae, Freddie Mac, and the eleven Federal Home Loan Banks (collectively the “regulated entities”), is issuing this Final Order pursuant to the following legal authorities:

1. Section 1313 of the Federal Housing Enterprises Financial Safety and Soundness Act of 1992 (Safety and Soundness Act) authorizing FHFA to exercise such incidental powers as may be necessary in the supervision and regulation of the regulated entities. See 12 U.S.C. 4513(a)(2);

2. Section 1313B of the Safety and Soundness Act of 1992 authorizes FHFA to establish standards for the regulated entities regarding prudential management of risks. FHFA is authorized to issue orders requiring the regulated entities to take any action that will best carry out the purposes of that section. See 12 U.S.C. 4513b(b)(2)(B)(iii); and

3. Section 1319G of the Safety and Soundness Act authorizing FHFA to issue any orders necessary to ensure that the purposes of the Safety and Soundness Act are accomplished. See 12 U.S.C. 4526(a).

Consistent with these authorities, FHFA has determined that any business relationship between Anthony Jon Richard and the regulated entities would present excessive risk to their safety and soundness.

This determination is based on the following findings:

1. Anthony Jon Richard was a licensed real estate agent in the state of Georgia and owner of Anthony Richard Realty, LLC.

2. Beginning in/or around December of 2013 approximately through August of 2018, Anthony Jon Richard falsely claimed to represent homebuyers as their selling agent, however, Anthony Jon Richard had never met the homebuyers he claimed to represent.

3. To avoid detection, Anthony Jon Richard often notified closing attorneys that he would be unable to attend the closing and sent wire instructions to receive commissions for the home sales. He profited from this scheme and kicked back commissions to other co-conspirators who enabled his participation in the scheme.
4. Anthony Jon Richard was sentenced by the United States District Court for the Northern District of Georgia to three (3) years supervised release.

5. The conduct underlying the conviction described above occurred in connection with a mortgage business and a financial transaction.

With this Final Order, FHFA is directing each regulated entity to cease or refrain from engaging in any business relationship with Anthony Jon Richard, for a term of five (5) years, beginning on June 22, 2022. This suspension extends to any individual, company, partnership or other group that FHFA determines to be an affiliate of Anthony Jon Richard.

The Final Order’s requirement for regulated entities to cease any business relationship with Anthony Jon Richard does not apply to the existing or future purchase, sale, modification, foreclosure alternative transaction, or other foreclosure-related transaction of a residential mortgage loan owned by a regulated entity, if Anthony Jon Richard is the borrower of such residential mortgage loan and the transaction is for the borrower’s own personal or household residence.

This Final Order is a final action of the Federal Housing Finance Agency.

[Digital signature]

Clinton Jones,
Suspending Official