



Federal Housing Finance Agency

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FINAL SUSPENSION ORDER

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), which authorizes 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, which 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, which authorizes 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 Yoanis Bertematti and any of the regulated entities would present excessive risk to their safety and soundness.

This determination is based on the following findings:

1. Yoanis Bertematti who was, during all relevant times, a licensed real estate sales associate in the state of Florida, prepared, and caused to be prepared, false and fraudulent mortgage applications and other related documents on behalf of buyers. The loan applications and related documents, which were submitted to lenders, contained numerous false statements and representations relating to the buyers' employment, income, deposits and assets. The false and fraudulent documents were used to induce the lenders to fund mortgage loans to purchase and finance residential properties.
2. Yoanis Bertematti obtained from the buyers copies of their bank statements. Bertematti then provided those statements to her co-conspirator. This co-conspirator then altered those statements by, among other things, increasing the balances on those statements and adding regular deposits from the buyers' purported employers in order to be consistent with the false statements on the fraudulent mortgage applications prepared by Bertematti. Bertematti's co-conspirator then provided the forged and altered statements to Bertematti

who, in turn, provided those documents to the lenders in support of the fraudulent mortgage loan applications.

3. Having received the false and fraudulent loan applications and related documents submitted by Bertematti, the lenders approved the fraudulent loan requests. Over the course of the scheme, Bertematti and the co-conspirator fraudulently caused the lenders to fund at least \$3,357,074 in loans.
4. On March 1, 2023, pursuant to a guilty plea, Yoanis Bertematti was convicted by the United States District Court for the Southern District of Florida of conspiracy to commit bank fraud and sentenced to two (2) years of probation.
5. The conduct underlying the conviction described above occurred in connection with a mortgage business.
6. The above-referenced conviction constitutes covered misconduct, as that term is defined at 12 CFR 1227.2, that is of a type that would be likely to cause significant financial or reputational harm to a regulated entity or otherwise threaten the safe and sound operation of a regulated entity.

With this Final Order, FHFA is directing each regulated entity to cease or refrain from engaging in any business relationship with Yoanis Bertematti indefinitely, beginning on July 11, 2024. This suspension extends to any individual, company, partnership or other group that FHFA determines to be an affiliate of Yoanis Bertematti's.

The Final Order's requirement for regulated entities to cease any business relationship with Yoanis Bertematti 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 Yoanis Bertematti 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.

Clinton Jones,
Suspending Official