



Federal Housing Finance Agency

Constitution Center

400 7th Street, S.W.

Washington, D.C. 20219

Telephone: (202) 649-3800

Facsimile: (202) 649-1071

www.FHFA.gov

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 it is appropriate to prohibit the regulated entities from engaging in any business relationship with Evelisse Hernandez.

This determination is based on the following findings:

1. Evelisse Hernandez was, during all relevant times, a mortgage loan officer, licensed by the state of Florida, who worked for a mortgage company from her home office in Florida.
2. Evelisse Hernandez admitted to defrauding a mortgage company by creating and submitting fictitious documents containing material false statements during the loan origination process.
3. On February 2, 2023, pursuant to a guilty plea, Evelisse Hernandez was convicted by the United States District Court for the Middle District of Florida of bank fraud and aggravated identity theft and was sentenced on April 19, 2024 to two (2) years of probation.
4. The conduct underlying the conviction described above occurred in connection with a mortgage business.
5. 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 Evelisse Hernandez indefinitely, beginning on August 13, 2025.

The Final Order's requirement for the regulated entities to cease any business relationship with Evelisse Hernandez 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 Evelisse Hernandez 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