



Federal Housing Finance Agency

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FINAL SUSPENSION ORDER

The Federal Housing Finance Agency (“FHFA”), as safety and soundness regulator of the Federal National Mortgage Association (“Fannie Mae”), Federal Home Loan Mortgage Corporation (“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, as amended by the Housing and Economic Recovery Act of 2008, Pub. L. No. 110-289, 122 Stat. 2654 (codified as 12 U.S.C. § 4511 et seq.), (Safety and Soundness Act), 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 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).
3. Section 1319G of the Safety and Soundness Act 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).
4. 12 CFR § 1227.6, FHFA’s regulation governing the issuance of a final suspension order and the factors that may be considered by the suspending official.

Consistent with these authorities, FHFA has determined that any business relationship between Melinda Munoz, (a/k/a “Melinda Garcia”, a/k/a “Rebecca Moore”) (“Munoz”) and any of the regulated entities would present excessive risk to their safety and soundness.

This determination is based on the following findings:

1. Melinda Munoz was a resident of the Houston area in Texas and was a commissioned notary and enabled her co-conspirators to use her notary stamp for various documents involved in the conspiracy.
2. Using various entity names such as Jeff Funding, Munoz and her co-conspirators operated a multi-layered fraud scheme involving credit repair, bank fraud, and mortgage fraud. It was a purpose of the conspiracy for Munoz, her co-defendants, and their coconspirators, to unlawfully enrich themselves by recruiting credit repair clients to fraudulently “clean” the client’s credit history so they could fraudulently obtain various loans, including mortgages.

3. As a commissioned notary, Munoz enabled her co-conspirators to falsely notarize documents that clients did not actually sign. In furtherance of the conspiracy, on or about June 17, 2020, Munoz made the down payment and closing costs on a property in Houston, Texas, in the name of an out-of-state straw buyer. Munoz also notarized some of the closing documents. Munoz then resided at the property and made the mortgage payments.
4. Based on this misconduct and pursuant to a guilty plea, on October 9, 2025, Munoz was convicted by the United States District Court for the Southern District of Texas of conspiracy to make false statement and writings and was sentenced to two (2) years of probation.
5. The conduct underlying the conviction described above occurred in connection with a mortgage business and real estate transactions.
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 Melinda Munoz indefinitely, beginning on March 12, 2026.

The Final Order's requirement for the regulated entities to indefinitely cease any business relationship with Melinda Munoz 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 Melinda Munoz 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