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 ("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 Marcus Mullings, Jr. ("Mullings") and any of the regulated entities would present excessive risk to their safety and soundness.

This determination is based on the following findings:

1. Mullings served as Founder, Chief Executive Officer and Acquisition Director of MVP Home Solutions LLC ("MVP"), and in such capacity controlled the management and operations of MVP.

2. MVP, a New Jersey company, conducted a foreclosure rescue business for distressed homeowners through a nationwide network of sales directors, managers, and agents.

3. MVP is an affiliate of Mullings, as that term is defined at 12 CFR § 1227.2, because Mullings controlled this organization.

4. From in or about January 2013 through at least 2018, Mullings and others engaged in a nationwide scheme to defraud distressed homeowners by means of materially false and fraudulent pretenses, representations, promises, and omissions that they could help the homeowners save their homes from foreclosure and used monies received from the victim homeowners to personally enrich themselves.

5. Based on this misconduct and pursuant to a guilty plea, judgment was entered against Mullings on November 14, 2023. Mullings was convicted by the United States District Court for the Southern District of Ohio of conspiracy to commit mail and wire fraud. Mulling was sentenced to thirty (30) months imprisonment with credit for time served, followed by three (3) years of supervised release. Restitution was ordered in the amount of $164,164.

6. The conduct underlying the conviction described above occurred in connection with a mortgage-related business, to wit, foreclosure prevention services offered to distressed homeowners.

7. 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 Marcus Anthony Mullings, Jr. indefinitely, beginning on July 8, 2026.

The Final Order's requirement for the regulated entities to indefinitely cease any business relationship with Marcus Anthony Mullings, Jr. 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 Marcus Anthony Mullings, Jr. 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

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Clinton Jones,
Suspending Official