



# 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 Nadaje Chanel Shirleen Hendrix (“Hendrix”) and any of the regulated entities would present excessive risk to their safety and soundness.

This determination is based on the following findings:

1. From May 2018 through September 2021, Hendrix was employed as an assistant manager with Hanscom Federal Credit Union (“Hanscom FCU”).
2. Between December 2019 and September 2021, Hendrix conspired with other individuals to issue fraudulent loans.
3. In September 2021, Hanscom FCU ended Hendrix's employment. Subsequently, Hanscom FCU's investigation determined Hendrix's misconduct totaled to more than \$134,000 in losses to the credit union.

4. Based on this misconduct and pursuant to a guilty plea, judgment was entered against Hendrix on October 4, 2024. Hendrix was convicted by the United States District Court for the District of Massachusetts of conspiracy to commit bank fraud. Hendrix was sentenced to a term of eight (8) months of imprisonment, followed by three (3) years of supervised release.
5. On March 21, 2025, Hendrix entered into a Consent Order with the National Credit Union Administration Board (“NCUAB”) concerning the above-described conduct. The NCUAB found that Hendrix breached her fiduciary duties to Hanscom FCU and its members and engaged in unsafe or unsound practices; Hendrix's conduct either prejudiced or could have prejudiced the interests of Hanscom FCU's members and provided a gain or other benefit to herself; and Hendrix's conduct demonstrated personal dishonesty and/or unfitness to participate in conducting the affairs of a credit union.
6. The conduct underlying the conviction described above occurred in connection with a lending product.
7. The above-referenced conviction and/or administrative sanction constitute 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 Nadaje Chanel Shirleen Hendrix indefinitely, beginning on June 24, 2026.

The Final Order’s requirement for the regulated entities to indefinitely cease any business relationship with Nadaje Chanel Shirleen Hendrix 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 Nadaje Chanel Shirleen Hendrix 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.

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Clinton Jones,  
Suspending Official