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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 Mark Alfredo Lezama (a/k/a "Ted") ("Lezama") and any of the regulated entities would present excessive risk to their safety and soundness.

This determination is based on the following findings:

1. Lezama was a resident of Orange County, California.

2. Beginning no later than about 2015 and continuing until at least March 2018, Lezama and others operated numerous California-based call centers that purported to offer mortgage modification services to homeowners facing foreclosure, in return for upfront fees. The call centers used various business names, including Residential Support Group, Golden State Services, Statewide Enrollment Group, and Coastline Community Center.

3. Lezama knew that representatives of the call centers solicited distressed homeowners facing foreclosure and told them that, in return for an upfront fee, their organizations could negotiate favorable modifications for the mortgages. The call center operators represented these modifications would significantly reduce the loan principal and monthly payments. Under federal regulations, it is unlawful to charge upfront fees for mortgage modification services such as the ones promised by the call centers. *See* 12 CFR § 1015.5.

4. The scheme involved making false and misleading statements to distressed homeowners to trick them into paying the upfront fee for modification services. For example, mailers included false and misleading statements suggesting homeowners were "pre-approved" or determined to be "eligible" for favorable modifications to their mortgages when in fact the homeowners had not been pre-approved for any modification, and no analysis had been conducted to determine whether a modification was likely or even possible. Likewise, call center employees used misleading scripts provided by Lezama and other co-conspirators to mislead homeowners regarding the loan modification services the call center could provide.

5. Although the call centers made some efforts on behalf of the homeowners and sometimes obtained modifications, the employees were rarely, if ever, able to negotiate modifications on the terms resembling those promised in mailers and by the call center operators.

6. Between March 16, 2016 and May 18, 20218, as a result of the false statements, pretenses, and promised described above, approximately 1,000 homeowners including vulnerable individuals over age 55, paid approximately $2.65 million to the call centers.

7. Based on this misconduct and after pleading guilty, judgment was entered against Lezama on January 13, 2026. Lezama was convicted by the United States District Court for the Western District of Washington of conspiracy to commit wire fraud. Lezama was sentenced to thirty-six (36) months imprisonment, followed by three (3) years of supervised release. Restitution was ordered in the amount of $2,151,338.04.

8. The conduct underlying the conviction described above occurred in connection with a mortgage and mortgage business.

9. 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 Mark Alfredo Lezama indefinitely, beginning on July 29, 2026.

The Final Order's requirement for the regulated entities to indefinitely cease any business relationship with Mark Alfredo Lezama 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 Mark Alfredo Lezama 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