



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 Valeria Dayanna Guerrero (“Guerrero”) and any of the regulated entities would present excessive risk to their safety and soundness.

This determination is based on the following findings:

1. Guerrero was a real estate salesperson licensed in the state of California until February 3, 2026, when her license was ordered to be forfeited.
2. Guerrero was indicted on state charges of mortgage fraud. The prosecution alleged that on or between April 20, 2021 and June 10, 2021, Guerrero, who did with the intent to defraud, deliberately used and facilitated the use of a misstatement, misrepresentation, and omission, with the knowledge it contained a misstatement, misrepresentation, and omission, during the mortgage lending process, with the intention that it be relied upon by a mortgage lender, borrower, and other party to the mortgage lending process, in support of a mortgage loan.

3. Based on this misconduct and pursuant to a guilty plea, judgment was entered against Guerrero on February 3, 2026. Guerrero was convicted by the Superior Court of California, County of Los Angeles of mortgage fraud. Guerrero was sentenced to two (2) years of probation, two hundred and fifty-six (256) hours of community service, ordered to forfeit her California Department of Real Estate license, and not work in the real estate or mortgage brokerage industry. Restitution was ordered in the amount of \$11,800.
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 Valeria Dayanna Guerrero indefinitely, beginning on July 29, 2026.

The Final Order's requirement for the regulated entities to indefinitely cease any business relationship with Valeria Dayanna Guerrero 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 Valeria Dayanna Guerrero 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