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 Musa Muhammad (f/k/n Edward James Mitchell, Jr.) ("Muhammad") engaged in "covered misconduct" 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.

This determination is based on the following findings:

1. Muhammad was a resident of Missouri. In October 2023, Edward Mitchell, Jr., legally changed his name to Musa Muhammad.

2. Home Team Solutions, LLC ("Home Team") was a Missouri limited liability company organized by Muhammad in March 2010. Muhammad was the sole member of Home Team. Home Team was an affiliate of Muhammad's as that term is defined at 12 CFR § 1227.2 based on his control over Home Team.

3. Beginning in October 2021, and continuing until November 2023, Muhammad knowingly engaged in a mortgage fraud scheme. Specifically, Muhammad carried out a series of fraudulent property-flips by causing Home Team or other straw purchasers to acquire properties and submit mortgage loan applications using stolen or falsified identities and fabricated employment, income, bank, and tax documentation. Lenders funded these loans based on the false documentation, after which Muhammad transferred the properties back to Home Team or retained them personally.

4. Fannie Mae acquired serval of these fraudulent loans. Muhammad made no payments on three of them and the fourth was secured to a property that was sold at a short sale for less than the outstanding loan balance, resulting in a loss to the lender.

5. Based on this misconduct and pursuant to a guilty plea, judgment was entered against Muhammad on September 8, 2025. Muhammad was convicted by the United States District Court for the Eastern District of Missouri of one count of bank fraud. Muhammad was sentenced to sixty (60) months of imprisonment, followed by five (5) years of supervised release. The court ordered restitution in the amount of $482,096.07.

6. The above-referenced conviction constitutes covered misconduct as that term is defined at 12 CFR § 1227.2 and 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 covered transaction with Musa Muhammad (f/k/n Edward James Mitchell, Jr.) indefinitely, beginning on September 9, 2026.

The Final Order's requirement for the regulated entities to indefinitely cease engaging in any covered transaction with Musa Muhammad 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 Musa Muhammad 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