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 Heather Ann Campos ("Campos") and any of the regulated entities would present excessive risk to their safety and soundness.

This determination is based on the following findings:

1. Campos was a resident of Spring, Texas and was a licensed mortgage broker who also conducted a credit repair business on the side.

2. Using various entities such as Jeff Funding, Campos and her co-conspirators operated a multi-layered fraud scheme involving credit repair, bank fraud, mortgage fraud and Small Business Administration fraud.

3. On August 20, 2018, Campos served as a mortgage broker for a co-defendant obtaining a residential mortgage loan. To obtain the mortgage loan, Campos and the co-defendant

submitted false employment and income information to influence the lender to approve the loan.

4. On August 10, 2020, a Small Business Administration ("SBA") loan application was submitted in Campos's name for an entity called Second Chance CPR. Campos knew the application included false information concerning the business's gross revenue and number of employees to defraud the SBA into approving the loan. The SBA wired $149,000 into Campos's account.

5. Based on this misconduct and pursuant to a guilty plea, judgment was entered against Campos on October 24, 2025. Campos was convicted by the United States District Court for the Southern District of Texas of aiding and abetting false statements to a mortgage lending business, conspiracy to commit wire fraud, and illegal monetary transactions. Campos was sentenced to ninety-four (94) months imprisonment and three (3) years of supervised release. Restitution was ordered in the amount of $1,336,957.20.

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 Heather Ann Campos indefinitely, beginning on August 26, 2026.

The Final Order's requirement for the regulated entities to indefinitely cease engaging in any covered transaction with Heather Ann Campos 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 Heather Ann Campos 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