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 Capital Land Settlements, Inc. and any of the regulated entities would present excessive risk to their safety and soundness.

This determination is based on the following findings:

1. Yasko was a resident of Florida, and owner, part owner, or the controlling figure of various title companies, including Entrust Solutions, LLC, Capital Land Settlements, LLC, and Capital Land Settlements, Inc. (collectively, the "Yasko Title Companies"). The Yasko Title Companies conducted real estate settlement services and issued title insurance policies.

2. The Yasko Title Companies are affiliates of Yasko as that term is defined at 12 CFR § 1227.2, because Yasko had sufficient control over these entities as admitted by Yasko in his plea agreement and evidenced by his use of the organizations to facilitate the scheme

detailed below.

3. The Yasko Title Companies were required to deposit the funds received from lenders, buyers, and homeowners into an escrow account to ensure segregation of these monies from their own funds. The Yasko Title Companies were also legally required to disburse the lender's funds in the manner specified in the instructions sent by the financial institution. The Yasko Title Companies owed a fiduciary duty to the financial institutions and were required to act in the best interests of the party providing the funds, rather than using these funds for their own self-interest.

4. Beginning in or around January 2021, through in or around August 2023, Yasko engaged in a wire fraud scheme directed at financial institutions by: (i) soliciting mortgage lenders to utilize the real estate settlement services of the Yasko Title Companies; (ii) representing that lender funds would be segregated in escrow accounts prior to closing in accordance with Florida law; (iii) representing that lender funds sent via interstate wire transfers would be disbursed in accordance with the lender's closing instructions; (iv) initiating fraudulent interstate wire transfers of the lender funds from the segregated escrow accounts to other escrow accounts that had insufficient funds to conduct separate closings; (v) initiating fraudulent interstate wire transfers of lender funds from the segregated escrow accounts to Yasko Title Company operating accounts for illicit purposes such as paying Yasko's personal credit cards, home renovation expenses, and car payments; and (vi) embezzling mortgage lender funds, thereby preventing the real estate settlement from being completed.

5. In exchange for his role in the scheme to defraud, Yasko received ill-gotten title insurance premiums and other funds for personal gain, as described above.

6. The Federal Home Loan Mortgage Corporation ("Freddie Mac") purchased and guaranteed loans on properties pertinent to Yasko's criminal conduct from lenders, packaged those loans into securitizations, and guaranteed the full principal and interest on the mortgage loans for investors in those securitizations.

7. Based on this misconduct and pursuant to a guilty plea, judgment was entered against Yasko on February 26, 2026. Yasko was convicted by the United States District Court for the Middle District of Florida of wire fraud. Yasko was sentenced to twenty-seven (27) months imprisonment, followed by three (3) years of supervised release. Restitution was ordered in the amount of $1,280,495.83.

8. The conduct underlying the conviction described above occurred in connection with mortgages and a 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 covered transaction with Capital Land Settlements, Inc indefinitely, beginning on August 19, 2026.

This Final Order is a final action of the Federal Housing Finance Agency.

CLINTON JONES Digitally signed by CLINTON JONES
Date: 2026.07.01 06:14:23 -04'00'

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Clinton Jones,
Suspending Official