



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 Jack Deyerle Dawson, II (“Dawson”) and any of the regulated entities would present excessive risk to their safety and soundness.

This determination is based on the following findings:

1. Dawson was a resident of Richmond, Virginia, who was used as a straw purchaser on the fraudulent loans described below.
2. Dawson knowingly and intentionally made multiple false statements to a financial institution in connection with at least two mortgage loan applications—a loan for a condominium in Arlington, VA (“Arlington Loan”), and a loan application for a Fort Hunt Road, Alexandria, VA property (“Alexandria Loan”).

3. For the Arlington Loan, Dawson submitted two loan applications, each containing falsehoods including his employment, monthly income, the receipt of gift funds, and his intention to occupy the subject property. Based on these misrepresentations, the lender approved the Arlington Loan.
4. Similarly, the loan application for the Alexandria Loan included known misrepresentations regarding Dawson's employment, income, a non-existent downpayment, and his intention to occupy the subject property. The lender disbursed funds for the Alexandria Loan based in part on these misrepresentations.
5. Based on this misconduct and after pleading guilty, judgment was entered against Dawson on January 20, 2026. Dawson was convicted by the United States District Court for the Eastern District of Virginia of making false statements in a loan application. Dawson was sentenced to fourteen (14) days imprisonment followed by three (3) years of supervised release. Restitution was ordered in the amount of \$321,240.87, to be paid jointly and severally with two of Dawson's co-defendants.
6. 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 Jack Deyerle Dawson, II indefinitely, beginning on September 23, 2026.

The Final Order's requirement for the regulated entities to indefinitely cease engaging in any covered transaction with Jack Deyerle Dawson, II 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 Jack Deyerle Dawson, II 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** Digitally signed by
CLINTON JONES
Date: 2026.08.04
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Clinton Jones,
Suspending Official