



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 Roberta Leigh Dawson (a/k/a “Bird Dawson”, a/k/a “Roberta Leigh Currie”) (“Dawson”) 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. Dawson was a loan officer for a residential mortgage broker located in Alexandria, Virginia and had been so employed since at least 2018. Starting in 2017, Dawson was a licensed mortgage loan originator in the Commonwealth of Virginia and later, in Washington, D.C., Maryland, and North Carolina.
2. From approximately 2017 through July 2022, Dawson conspired with others to commit mail and wire fraud by submitting materially false information to financial institutions on behalf

of borrowers, to obtain commercial and residential refinancing loans for properties already owned by the borrowers.

3. As a loan originator, Dawson submitted multiple fraudulent loan applications, including two for her son involving properties in Arlington and Alexandria, Virginia. On those applications, Dawson knowingly provided false information about her son's income, employment, assets, and his intent to occupy those properties as his primary residence, to influence the lenders' decision to approve the loans.
4. Working with a financial advisor who was a co-conspirator, Dawson used the co-conspirator's clients' property and financial information to carry out transactions without their knowledge or consent. She impersonated clients, created unauthorized email accounts in their names, and forged their signatures on documents submitted to lenders and settlement agents.
5. Several loan packages contained material misrepresentations such as inflated income, hidden liabilities, and fabricated employment histories. Dawson also used clients' identities to make them unwitting signatories or cosigners on other clients' loans, strengthening fraudulent applications and increasing the likelihood of approval. Based on these misrepresentations, lenders funded millions of dollars in loans. On some transactions, instead of directing funds to the clients, Dawson and her co-conspirator diverted proceeds to themselves by sending forged instructions to settlement agents directing transfers into accounts they controlled.
6. In July 2020, Dawson joined a scheme to obtain a commercial real estate loan for a Washington, D.C. property by submitting documents in a victim's name falsely claiming he owned the building, sought to collateralize it, and leased units to paying tenants. The victim did not know about the loan application or the representations made to the lender and did not authorize Dawson to act on his behalf. Dawson and her co-conspirator submitted a forged personal financial statement, fabricated leases, a falsified rent, a falsified Profit and Loss Statement, and a fraudulent CPA letter to support the application.
7. Relying on these false representations, the lender approved a \$1.3 million loan for the Washington, D.C. property. At closing, the loan proceeds were diverted into accounts controlled by Dawson's co-conspirator, over which Dawson had check-writing authority, rather than being provided to the victim.
8. Based on this misconduct and after pleading guilty, judgment was entered against Dawson on January 30, 2026. Dawson was convicted by the United States District Court for the Eastern District of Virginia of conspiracy to commit mail and wire fraud (affecting a financial institution). Dawson was sentenced to thirty (30) months imprisonment followed by three (3) years of supervised release. Restitution was ordered in the amount of \$2,285,861.51.
9. 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 Roberta Leigh Dawson indefinitely, beginning on September 23, 2026.

The Final Order's requirement for the regulated entities to indefinitely cease engaging in any covered transaction with Roberta Leigh Dawson 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 Roberta Leigh Dawson 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.

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JONES



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CLINTON JONES
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Clinton Jones,
Suspending Official