



Federal Housing Finance Agency

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FINAL SUSPENSION ORDER

The Federal Housing Finance Agency, as safety and soundness regulator of Fannie Mae, 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 (Safety and Soundness Act), which 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, which 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); and
3. Section 1319G of the Safety and Soundness Act, which 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).

Consistent with these authorities, FHFA has determined that any business relationship between Daliany Velazquez and any of the regulated entities would present excessive risk to their safety and soundness.

This determination is based on the following findings:

1. Daliany Velazquez was, during all relevant times, a real estate associate, licensed by the state of Florida, involved in the Federal Housing Administration-insured loan transactions.
2. Daliany Velazquez admitted to executing a scheme to defraud a mortgage company by altering and submitting false documents during the loan origination process.
3. On May 25, 2023, the U.S. Department of Housing and Urban Development (HUD) suspended Daliany Velazquez indefinitely from participation in procurement and nonprocurement transactions as a participant or principal with HUD and throughout the Executive Branch of the Federal Government.

4. On December 19, 2022, pursuant to a guilty plea, Daliany Velazquez was convicted by the United States District Court for the Middle District of Florida of bank fraud and was sentenced to time served and three (3) years of supervised release.
5. The conduct underlying the conviction described above occurred in connection with a mortgage business and financial transactions.

With this Final Order, FHFA is directing each regulated entity to cease or refrain from engaging in any business relationship with Daliany Velazquez indefinitely, beginning on December 31, 2023. This suspension extends to any individual, company, partnership or other group that FHFA determines to be an affiliate of Daliany Velazquez's.

The Final Order's requirement for regulated entities to cease any business relationship with Daliany Velazquez 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 Daliany Velazquez 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,
Suspending Official