



# 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 Blanca A. Medina and the regulated entities would present excessive risk to their safety and soundness.

This determination is based on the following findings:

1. Blanca A. Medina was employed by Jersey Mortgage as a licensed mortgage loan officer.
2. Jersey Mortgage was a financial institution engaged in the mortgage lending business.
3. From 2015 to 2018, Blanca A. Medina conspired with others to fraudulently obtain mortgage loans from Jersey Mortgage in Monmouth County to finance the purchase of properties by unqualified buyers.
4. Blanca A. Medina admitted to participating in a conspiracy in which she knowingly caused completed mortgage loan applications that contained multiple misrepresentations of material facts regarding the buyers’ assets and income to be submitted to Jersey Mortgage.
5. On October 12, 2021, in the District of New Jersey, Blanca A. Medina was sentenced to imprisonment for a term of five (5) months and to supervised release for a term of two (2) years.

With this Final Order, FHFA is directing each regulated entity to cease or refrain from engaging in any business relationship with Blanca A. Medina, for a term of five (5) years, beginning on December 28, 2022. This suspension extends to any individual, company, partnership or other group that FHFA determines to be an affiliate of Blanca A. Medina's.

The Final Order's requirement for regulated entities to cease any business relationship with Blanca A. Medina 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 Blanca A. Medina 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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Clinton Jones,  
Suspending Official