



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 (the “regulated entities”), is issuing this Final Suspension Order (“Final Order”) pursuant to the following legal authorities:

1. Section 1313B of the Federal Housing Enterprises Financial Safety and Soundness Act of 1992 (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).
2. 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).
3. Section 1313 of the Safety and Soundness Act authorizes FHFA to exercise such incidental powers as may be necessary in the supervision and regulation of each regulated entity. *See* 12 U.S.C. 4513(a)(2).

Consistent with these authorities, FHFA has determined that any business relationship between Robert Morley Brink and a regulated entity would present excessive risk to the safety and soundness of the regulated entity.

This determination is based on the following findings:


1. Robert Morley Brink was a construction loan officer at Umpqua Bank and was responsible for evaluating the viability of proposed construction projects and the qualifications of the builder, including the builder’s credit and background.
2. On or about October 17, 2013, Robert Morley Brink was sentenced in the United States District Court, District of Oregon to twelve (12) months and one (1) day imprisonment, and five (5) years of supervised release for False Statement to Financial Institution.

3. As described in the Indictment filed in the United States District Court, District of Oregon on November 19, 2009, the conduct underlying the conviction listed above occurred in connection with a financial transaction.

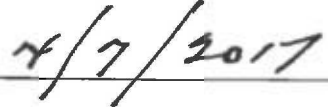
With this Final Order, FHFA is directing each regulated entity to cease any business relationship with Robert Morley Brink for ten (10) years, beginning on June 7, 2017. This suspension extends to any individual, company, partnership or other group that FHFA determines to be an affiliate of Robert Morley Brink.

The Final Order's requirement for regulated entities to cease any business relationship with Robert Morley Brink 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 Robert Morley Brink 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.



Alfred M. Pollard
Suspending Official



Date: