



Federal Housing Finance Agency

Constitution Center
400 7th Street, S.W.
Washington, D.C. 20219
Telephone: (202) 649-3800
Facsimile: (202) 649-1071
www.FHFA.gov

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 Ana Cecilia Toro and the regulated entities would present excessive risk to their safety and soundness.

This determination is based on the following findings:

1. Between 2010 and 2019, Ana Cecilia Toro conspired with others to defraud lenders and homeowners of possession of residential properties.
2. On or about and between May 27, 2010, and February 19, 2019, in the Counties of Los Angeles, San Diego, and Riverside, the crime of Grand Theft, in violation of Penal Code (PC) 487(a), a felony, was committed by Ana Cecilia Toro, and others, who did unlawfully take certain real property of a value exceeding nine hundred fifty dollars (\$950).
3. On or about November 10, 2016, in the County of Orange, the crime of Identity Theft, in violation of PC 530.S(a), a felony, was committed by Ana Cecilia Toro, and others, who did willfully and unlawfully obtain an individual’s personal identifying information and used that information for an unlawful purpose and to obtain, and attempt to obtain credit, goods, services, real property, and medical information without their consent.
4. On May 25, 2021, Ana Cecilia Toro pled guilty to PC 368(d) Grand Theft from an Elder or Dependent Adult, PC 487(a) Grand Theft, and PC 530.5(a) Identity Theft. On August

10, 2021, Ana Cecilia Toro was sentenced to imprisonment for four years and four months as a split sentence (18 months in custody credited for time served), and the remaining 34 months (2 years and 10 months) on 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 Ana Cecilia Toro, 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 Ana Cecilia Toro's.

The Final Order's requirement for regulated entities to cease any business relationship with Ana Cecilia Toro 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 Ana Cecilia Toro 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