



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 twelve Federal Home Loan Banks (the “regulated entities”), is issuing this 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 Monica Renae Guzman and a regulated entity would present excessive risk to the safety and soundness of the regulated entity. This does not apply to the purchase or sale of any residential mortgage loan for personal or household use.

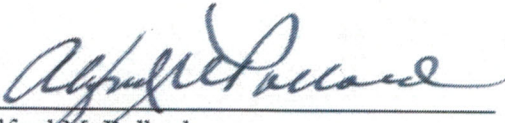
This determination is based on the following findings:

1. On or about December 22, 2013, Monica Renae Guzman was sentenced on the charge of 2nd Degree Felony Theft, Utah Code Ann. Section 76-4-404, a charge to which she had previously pled guilty in the Third District Court – West Jordan, State of Utah, in connection with her employment at Mountain American Federal Credit Union.
2. On October 1, 2013, the United States of America National Credit Union Administration (“NCUA”) notified Monica Renae Guzman that pursuant to 12 U.S.C. 1785(d)(1)(A) and 12 U.S.C. 1829(a)(1)(A) she is prohibited from being an “institution affiliated party” of any insured depository institution, as defined in 12 U.S.C. 1786(r); otherwise participating, directly or indirectly, in the conduct of the affairs of any insured depository institution; and owning or controlling, directly or indirectly, any insured depository institution.

3. On October 1, 2013 the NCUA also determined that pursuant to 12 U.S.C. 1785(d)(1)(B) and 12 U.S.C. 1829(a)(1)(B), no insured depository institution may permit Monica Renae Guzman to engage in any conduct or continue any relationship prohibited in paragraph 2 above.

With this Final Order, FHFA is directing each regulated entity to cease any business relationship with Monica Renae Guzman indefinitely, beginning on April 6, 2015. This excludes the purchase or sale of any residential mortgage loan for personal or household use. This suspension extends to any individual, company, partnership or other group that FHFA determines to be an affiliate of Monica Renae Guzman.

This Final Order is a final action of the Federal Housing Finance Agency.



Alfred M. Pollard
General Counsel

2-19-2015
Date