



# 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 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 Jeff Harold Behrman 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. Jeffrey Harold Behrman (aka “Jeff Harold Behrman”) was licensed by the Department of Financial Institutions of the State of Washington (“Department”) to conduct business as a Mortgage Loan Originator.
2. Jeff Harold Behrman was employed by Eagle Home Mortgage, LLC (“Eagle Home Mortgage”).
3. On or about December 5, 2017, Eagle Home Mortgage reported to the Department that at least 206 of Mr. Behrman’s originated residential mortgage loan files contained multiple initial loan documents with borrower signatures which did not appear to be authentic signatures from those borrowers. Among other things, Eagle Home Mortgage further reported that Mr. Behrman admitted to having signed at least one borrower signature for one of the loan files. Mr. Behrman received a payment in the form of a commission for originating each of these loans.

4. Based on the factual allegations set forth in the March 1, 2018 Statement of Charges and Notice of Intent to Enter an Order to Revoke License, Prohibit from Industry, Impose Fine, Collect Investigation Fee, and Recover Costs and Expenses issued by the Department, Jeff Harold Behrman is in apparent violation of the Revised Code of Washington (RCW) 31.04.027(1) for directly or indirectly employing a scheme to defraud or mislead a lender and RCW 31.04.027(3) for directly or indirectly obtaining property by fraud or misrepresentation, among other apparent violations.
5. On June 8, 2018, Jeff Harold Behrman entered into a Consent Order with the Department in which he agreed:
  - a. To be permanently prohibited from participating, in any capacity, in the conduct of the affairs of any mortgage broker or consumer loan company licensed by the Department or subject to licensure or regulation by the Department in Washington State – and,
  - b. To surrender his Washington State Mortgage Loan Originator license, among other things.
6. The conduct above occurred in connection with real estate transactions.

With this Final Order, FHFA is directing each regulated entity to cease any business relationship with Jeff Harold Behrman indefinitely, beginning on September 8, 2020. This suspension extends to any individual, company, partnership or other group that FHFA determines to be an affiliate of Jeff Harold Behrman.

The Final Order's requirement for regulated entities to cease any business relationship with Jeff Harold Behrman 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 Jeff Harold Behrman 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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Alfred M. Pollard  
Suspending Official