



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 Raul Rocha 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. Raul Rocha was a California Licensed Real Estate Broker.
2. In the United States District Court, Central District of California, Raul Rocha was found to have prepared, or caused to be prepared, agreements and documents for the purchase and sale of residential property, which agreements and documents contained false statements and information. The fraudulent agreements and documents were used to originate FHA insured loans.
3. On October 15, 2015, Raul Rocha was sentenced in the United States District Court, Central District of California to thirty (30) months imprisonment and three (3) years supervised release for Conspiracy to Commit Bank Fraud.

4. On February 4, 2016, the debarment of Raul Rocha from procurement and nonprocurement transactions, as either a principal or participant, with the United States Department of Housing and Urban Development (HUD) and throughout the Executive Branch of Federal Government was made effective for five (5) years.
5. 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 Raul Rocha for ten (10) years, beginning on March 18, 2019. This suspension extends to any individual, company, partnership or other group that FHFA determines to be an affiliate of Raul Rocha.

The Final Order's requirement for regulated entities to cease any business relationship with Raul Rocha 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 Raul Rocha is the borrower of such residential mortgage loan and the transaction is for the borrower's own personal or household residence.

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



Alfred M. Pollard, Suspending Official

1-30-2019
Date: