



# 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 Robert Poynter 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 Poynter owned and operated a branch office of First Continental Mortgage, a mortgage brokerage company. He also owned and operated a branch office of America One Finance, LLC and A-1 Closing Services, LLC.
2. Robert Poynter devised and intended to devise a scheme to defraud and to obtain money and property by means of materially false and fraudulent pretenses, representations, and promises and by concealment of material facts from one or more mortgage lending companies.
3. Robert Poynter knowingly transmitted an interstate wire transfer that was processed through the Federal Reserve System in which he misrepresented money as being a borrower’s down payment for a property instead of the proceeds from a mortgage loan.

4. Robert Poynter funded a mortgage loan by making or causing to be made material false and fraudulent representations in documents submitted to the Federal Housing Administration, specifically HUD-1 settlement statements.
5. On January 26, 2015, Robert Poynter was sentenced by the United States District Court, Eastern District of Missouri for a total of one year and one day of imprisonment, followed by five years of supervised release for (i) Wire Fraud and (ii) False Statement to the Department of Housing and Urban Development.
6. On May 8, 2015, the U.S. Department of Housing and Urban Development debarred Robert Poynter from procurement and non-procurement transactions, as either a principal or participant, with HUD and throughout the Executive Branch of the Federal Government for period of three years.
7. As described in the Indictment filed in the United States District Court, Eastern District of Missouri on March 19, 2014 and the HUD Notice of Proposed Debarment dated March 9, 2015, the conduct underlying the conviction and debarment 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 Poynter for ten (10) years, beginning on October 2, 2017. This suspension extends to any individual, company, partnership or other group that FHFA determines to be an affiliate of Robert Poynter.

The Final Order's requirement for regulated entities to cease any business relationship with Robert Poynter 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 Poynter 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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Suspending Official

7-31-2017  
Date