



# 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 Samer Nachaat Salami 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. Samer Nachaat Salami worked as a realtor and real estate broker, during which time he served as a registered agent for Fannie Mae and Freddie Mac.
2. While an agent, Samer Nachaat Salami exploited his relationship with Fannie Mae and Freddie Mac by utilizing false pretenses and other means to execute a scheme of racketeering activity based on real estate transactions, through which he embezzled thousands of dollars.
3. On February 19, 2014, Samer Nachaat Salami was sentenced in Wayne Circuit Court, Third Judicial Circuit of Michigan, to concurrent terms of five (5) years’ probation, with the first year imprisonment, for Criminal Enterprises –Conducting; Embezzlement -


\$50,000 or More But Less Than \$100,000; Computers – Using to Commit a Crime; and, two counts of False Pretenses - \$20,000 or More.

4. The conduct above occurred in connection with a financial transaction.

With this Final Order, FHFA is directing each regulated entity to cease any business relationship with Samer Nachaat Salami for ten (10) years, beginning on December 12, 2018. This suspension extends to any individual, company, partnership, or other group that FHFA determines to be an affiliate of Samer Nachaat Salami.

The Final Order's requirement for regulated entities to cease any business relationship with Samer Nachaat Salami 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 Samer Nachaat Salami 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.

  
Alfred M. Pollard, Suspending Official

10-24-2018  
Date: