



# 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 (collectively the “regulated entities”), is issuing this Final Order pursuant to the following legal authorities:

1. Section 1313 of the Federal Housing Enterprises Financial Safety and Soundness Act of 1992 (Safety and Soundness Act), which authorizes FHFA to exercise such incidental powers as may be necessary in the supervision and regulation of the regulated entities. *See* 12 U.S.C. 4513(a)(2);
2. Section 1313B of the Safety and Soundness Act, which 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); and
3. Section 1319G of the Safety and Soundness Act, which 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).

Consistent with these authorities, FHFA has determined that any business relationship between Sunilda Casilla and the regulated entities would present excessive risk to their safety and soundness.

This determination is based on the following findings:

1. Sunilda Casilla worked as a title agent on real estate closings.
2. Sunilda Casilla and others prepared and submitted documents to incorporate title companies Prestige Title and Escrow Inc. and New Age Title of Florida Inc., in the State of Florida, fraudulently using the identities of unsuspecting individuals.
3. Sunilda Casilla and others used the personal identifying information, including names, dates of birth and social security numbers of unsuspecting individuals to fraudulently open bank accounts in the names of Prestige Title and Escrow Inc. and New Age Title of Florida Inc.
4. Sunilda Casilla and others prepared and submitted false and fraudulent mortgage applications on Forms 1003, using the identities of unsuspecting former clients to make it appear as if the former clients were purchasing residential properties.

5. Sunilda Casilla and others, once the mortgages were approved, caused fraudulently obtained mortgage loan proceeds to be deposited into the bank accounts in the names of Prestige Title and Escrow Inc. and New Age Title of Florida Inc.
6. Sunilda Casilla and others diverted the mortgage loan proceeds referenced above for their own and their co-conspirators' personal use and benefit.
7. On July 28, 2022, Sunilda Casilla, pursuant to a guilty plea, was convicted by the United States District Court for the Southern District of Florida of attempt and conspiracy to commit mail fraud and fraud with identification documents. Sunilda Casilla was sentenced to five (5) years of imprisonment and three (3) years of supervised release.
8. The conduct underlying the conviction described above occurred in connection with the mortgage business and financial transactions.

With this Final Order, FHFA is directing each regulated entity to cease or refrain from engaging in any business relationship with Sunilda Casilla, for a term of ten (10) years, beginning on March 8, 2023. This suspension extends to any individual, company, partnership or other group that FHFA determines to be an affiliate of Sunilda Casilla.

The Final Order's requirement for regulated entities to cease any business relationship with Sunilda Casilla 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 Sunilda Casilla 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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Clinton Jones,  
Suspending Official