



# Federal Housing Finance Agency

Constitution Center  
400 7<sup>th</sup> Street, S.W.  
Washington, D.C. 20219  
Telephone: (202) 649-3800  
Facsimile: (202) 649-1071  
[www.FHFA.gov](http://www.FHFA.gov)

## 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 Veronica Romero and the regulated entities would present excessive risk to their safety and soundness.

This determination is based on the following findings:

1. Between 2010 and 2019, Veronica Romero (AKA Veronica Marquez) conspired with others to defraud lenders and homeowners of possession of residential properties.
2. On or about and between May 27, 2010 and April 19, 2019, in the Counties of Los Angeles, San Diego, and Riverside, the crime of Grand Theft, in violation of Penal Code (PC) 487(a), a felony, was committed by Veronica Romero, who did unlawfully take certain real property.
3. On or about and between June 28, 2011 and April 19, 2017, in the Counties of Los Angeles, Riverside, and San Diego, the crime of Grand Theft from Elder or Dependent Adult, in violation of PC 368(d), a felony, was committed by Victoria Romero (AKA Veronica Marquez), who did unlawfully commit theft, embezzlement, forgery, fraud, and identity theft with respect to the property and personal identifying information of an elder and dependent adult, said property, money, labor, goods, and services taken and obtained having a value exceeding \$950, and knew and reasonably should have known the person was an elder and dependent adult.

4. On May 3, 2021, Veronica Romero (AKA Veronica Marquez) pled guilty to Penal Code (PC) 368(d) Grand Theft from an Elder or Dependent Adult and PC 487(a) Grand Theft of Real Property and was sentenced to two (2) years in prison, one (1) year supervised release.
5. The conduct underlying the conviction described above occurred in connection with a 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 Veronica Romero, for a term of five (5) years, beginning on December 28, 2022. This suspension extends to any individual, company, partnership or other group that FHFA determines to be an affiliate of Veronica Romero's.

The Final Order's requirement for regulated entities to cease any business relationship with Veronica Romero 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 Veronica Romero 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