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Description of document: List of Federal Housing Finance Agency (FHFA) Inspector General (OIG) Investigations Closed in 2023 and 2024

Requested Date: 11-February-2025

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Source of document: FOIA Request  
FHFA-OIG FOIA Requester Service Center  
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**OFFICE OF INSPECTOR GENERAL**  
**Federal Housing Finance Agency**

400 7th Street SW, Washington, DC 20219

February 20, 2025

By Electronic Mail

RE: Freedom of Information Act Request 2025-FOIA-00018

This letter responds to your February 10, 2025, request pursuant to the Freedom of Information Act (FOIA), 5 U.S.C. §552, which was received by the Federal Housing Finance Agency's Office of Inspector General (FHFA-OIG) on February 11, 2025. Your request was assigned tracking number 2025-FOIA-00018 and seeks the following information:

**a list of the FHFA Office of Inspector General investigations closed during calendar years 2023 and 2024.**

FHFA-OIG has conducted a search and has determined that it possesses 7 pages of records responsive to your request, these are attached.

Pursuant to FOIA, certain records and/or information contained in these records is exempt and has been withheld under the following FOIA Exemption(s):

- (b)(6), Permits withholding of records and information about individuals when disclosure would be a clearly unwarranted invasion of personal privacy.
- (b)(7)(C), Permits withholding of records when an unwarranted invasion of personal privacy could reasonably be expected.

In withholding information, we have considered that agencies "shall withhold information" under FOIA "only if the agency reasonably foresees that disclosure would harm an interest protected by an exemption" or "disclosure is prohibited by law." *See* 5 U.S.C. § 552(a)(8)(A).

This is the final decision on your request. You may contact us for any further assistance at [foia@fhfaig.gov](mailto:foia@fhfaig.gov). Additionally, you may contact the Office of Government Information Services (OGIS) at the National Archives and Records Administration to inquire about the FOIA mediation services they offer. The contact information for OGIS is as follows: Office of Government Information Services, National Archives and Records Administration, 8601 Adelphi Road-OGIS, College Park, Maryland 20740-6001; e-mail at [ogis@nara.gov](mailto:ogis@nara.gov); telephone at 202-741-5770; toll free at 1-877-684-6448; or facsimile at 202-741-5769.

If you are not satisfied with the response to your request, you may submit an appeal within 90 days to the FOIA Appeals Officer via email, U.S. mail, or delivery service. Your appeal must include a copy of the initial request, a copy of the letter denying the request in whole or in part, and a statement of

circumstances, reasons, or arguments you believe support your appeal. Your appeal must also be clearly marked "FOIA Appeal: FHFA-OIG." The email address is: [foia@fhfaoig.gov](mailto:foia@fhfaoig.gov). The address for U.S. mail or delivery service is: FOIA Appeals Officer, Federal Housing Finance Agency – Office of Inspector General, 400 7th Street, SW, Washington, DC 20219. Your appeal must be postmarked or electronically transmitted within 90 days of the date of this final response to your request.

Sincerely,

FOIA Office  
FHFA-OIG



## Case Types: I

## Region: All

Closure Date: between 01/01/2023 and 08/26/2024

Case Number	Case Title	Region	Fraud Area	Initiation Date	Closure Date
I-12-0139	SANTOS, VICTOR ET AL; FALSE STATEMENTS; NJ	Northeast Region	Origination	04/16/2012	06/07/2024
I-12-0142	HALL, DIRK A. ET AL; BANK FRAUD; EDNY	Northeast Region	Short Sale	04/20/2012	04/16/2024
I-13-0302	INFINITY HOME MORTGAGE; Loan Origination Fraud; USAO Newark	Northeast Region	Origination	08/09/2013	01/26/2023
I-14-0411	Gregory, Troy; Bank Fraud; KS	Central Region	Member Bank	05/12/2014	07/11/2023
I-14-0421	CREDIT SUISSE; RMBS; State of NJ	Northeast Region	RMBS	06/04/2014	01/26/2023
I-15-0470	NOMURA SECURITIES INTERNATIONAL INC.; RMBS SECURITIES FRAUD; CT	Northeast Region	RMBS	11/19/2014	07/10/2024
I-16-0546	Ana Gomez/Michelle Jordan et al; Wire Fraud; MD	Southeast Region	Loan Mod/Foreclosur e	10/01/2015	08/29/2023
I-16-0566	UBS RESIDENTIAL MORTGAGE BACKED SECURITIES; RMBS; USAO EDNY	Northeast Region	RMBS	01/01/2016	11/14/2023
I-16-0620	(b)(6); (b)(7)(C) (b)(6); (b)(7)(C) Short Sale Fraud, FL	Southeast Region	Short Sale	08/24/2016	09/11/2023
I-16-0622	GREENPOINT LOAN SERVICING INC. DEED FRAUD	Central Region	REO	08/24/2016	08/15/2024
I-17-0634	WELLS FARGO BANK; FALSE STATEMENTS/UNAUTHOR IZED ACCOUNT OPENINGS; CA	Western Region	Member Bank	11/03/2016	11/27/2023
I-17-0653	(b)(6); (b)(7)(C) FINANCIAL INC/ (b)(6); (b)(7)(C) INC; Origination Fraud; VA	Southeast Region	Origination	03/07/2017	03/06/2023
I-17-0664	Community First Bank of the Heartland - Richard Pigg - Bank Fraud - Southern Illinois	Central Region	Origination	04/28/2017	05/21/2024



## Case Types: I

Region: All

Closure Date: between 01/01/2023 and 08/26/2024

I-17-0676	PARK PLACE APARTMENTS; MULTIFAMILY BANK FRAUD, ELK CITY, OK	Southeast Region	Multi-Family	06/25/2017	09/07/2023
I-17-0680	Casilla, Sunilda, Bank Fraud, FL	Southeast Region	REO	08/02/2017	09/25/2023
I-17-0684	Related Group Developers; Theft of Government Property, FL	Southeast Region	Member Bank	08/23/2017	12/27/2023
I-17-0686	FHLB Affordable Housing Program; BNC Bank; Karl Zerbst	Central Region	Member Bank	09/06/2017	07/11/2023
I-17-0688	Deed Fraud; Herbert Harris Jr. and Akiba Pierce; Dallas County	Central Region	Adverse Possession	09/27/2017	07/21/2023
I-18-0700	First Mortgage Company; Bank Fraud; Oklahoma	Central Region	Member Bank	11/20/2017	07/21/2023
I-18-0704	Anonymous Complaint; Short Sale Fraud; DOJ (Fraud Section)	Northeast Region	Short Sale	01/05/2018	04/12/2024
I-18-0713	SORIA, PATRICK ET. AL.; DEED THEFT-MORTGAGE FRAUD; CA	Western Region	Other	02/27/2018	05/25/2023
I-18-0720	(b)(6); (b)(7)(C) ET. AL.; LOAN MODIFICATION FRAUD; CA	Western Region	Loan Mod/Foreclosure	04/16/2018	02/22/2024
I-18-0725	Gillum, Tyler; Bank Fraud, KS	Central Region	Member Bank	05/21/2018	05/31/2023
I-18-0730	SINGH, SHAMSHER (Allied Mortgage Solutions); ORIGINATION FRAUD; CA	Western Region	Origination	06/13/2018	07/01/2024
I-18-0733	(b)(6); (b)(7)(C) LOAN ORIGINATION FRAUD, GSE; MI	Southeast Region	Origination	06/26/2018	01/13/2023
I-18-0736	Phishing E-mail Attacks Against Guaranteed Rate, Inc.	Headquarters	Other	07/17/2018	05/24/2024
I-19-0744	(b)(6); (b)(7)(C) ET.AL.; EMPLOYEE ISSUES / EMBEZZLEMENT; CA / DC	Western Region	Employee	10/09/2018	06/27/2023
I-19-0749	Wintrust Mortgage; (b)(6); (b)(6); FHLB Program Fraud; Iowa	Central Region	Origination	11/13/2018	05/08/2023



## Case Types: I

Region: All

Closure Date: between 01/01/2023 and 08/26/2024

I-19-0750	Complete Escrow Services, LLC; Loan Origination and Embezzlement; USAO WDPA	Northeast Region	Origination	01/22/2019	11/14/2023
I-19-0771	(b)(6); INVESTMENT GROUP LLC; FORECLOSURE FRAUD; NDTX	Central Region	Loan Mod/Foreclosure	04/16/2019	09/18/2023
I-19-0772	HELOC; Central Florida, Bank Fraud, FL	Southeast Region	Other	04/23/2019	11/08/2023
I-19-0775	TORO, EDUARDO; FORECLOSURE RESCUE; CA	Western Region	Loan Mod/Foreclosure	05/15/2019	06/21/2023
I-19-0776	JP MORGAN CHASE BANK, NA; FALSE STATEMENTS/UNAUTHORIZED ACCOUNT OPENINGS; WA, NJ	Northeast Region	Member Bank	05/15/2019	08/07/2024
I-19-0778	(b)(6); (b)(7)(C) Loan Modification; FL	Southeast Region	Loan Mod/Foreclosure	05/21/2019	12/28/2023
I-19-0779	Black Point Assets, Equity Skimming, FL	Southeast Region	Loan Mod/Foreclosure	05/21/2019	08/20/2024
I-19-0781	REALTY RESOURCES; SHORT SALE FRAUD, FL	Southeast Region	Short Sale	06/10/2019	05/09/2024
I-19-0784	First State Bank of Commerce/Security Bank & Trust; Linthicum, John; Bank Fraud; OK	Central Region	Member Bank	06/11/2019	12/04/2023
I-19-0790	Caliber Home Loans; Crown Community Homes, Loan Origination Fraud, GA	Southeast Region	Origination	08/13/2019	05/23/2024
I-19-0791	Norse Holdings, LLC; Mortgage Fraud; NJ	Northeast Region	Multi-Family	08/14/2019	06/07/2024
I-19-0798	SHRED-IT; PHISHING EMAIL / THEFT OF GOVERNMENT PROPERTY; MD	Headquarters	Other	09/30/2019	07/26/2024
I-20-0799	Bank of America - Unauthorized Account Openings	Western Region	Member Bank	11/06/2019	06/02/2023
I-20-0807	Angelo Natale et al; MF Financing Fraud; Buffalo, NY	Northeast Region	Multi-Family	01/08/2020	06/09/2023



Case Types: I

Region: All

Closure Date: between 01/01/2023 and 08/26/2024

I-20-0811	(b)(6); (b)(7)(C) et al (The Mortgage Factory); Loan Origination; CA	Western Region	Origination	01/21/2020	08/30/2023
I-20-0814	(b)(6); (b)(7)(C) MGMT.); Loan Origination Fraud; CA	Western Region	Origination	03/04/2020	06/21/2023
I-20-0816	WRIGHT, MARK (AMERICAN PACIFIC); LOAN ORIGINATION; UT	Western Region	Origination	03/25/2020	06/26/2023
I-20-0817	Dickason Law Group, Embezzlement, GA	Southeast Region	Other	04/21/2020	07/16/2024
I-20-0819	BH PROPERTY MANAGEMENT LLC; MULTI-FAMILY FRAUD; CT	Northeast Region	Multi-Family	05/06/2020	02/20/2024
I-20-0822	Schultz, David; Luana Savings Bank; Bank Fraud; IA	Central Region	Member Bank	05/06/2020	12/27/2023
I-20-0825	MELIS, JAMES; BANK FRAUD	Southeast Region	Origination	05/21/2020	03/01/2024
I-20-0826	(b)(6); (b)(7)(C) REO Fraud; MO	Central Region	REO	06/08/2020	08/30/2023
I-20-0827	(b)(6); (b)(7)(C) Loan Officer	Central Region	Origination	06/08/2020	03/12/2024
I-20-0828	Hamilton Group Funding, Loan Origination Fraud, FL	Southeast Region	Origination	06/08/2020	07/30/2024
I-20-0842	Ego Ferguson; PPP Loan Fraud; FL	Southeast Region	Member Bank	07/02/2020	09/11/2023
I-20-0844	Marnell, Andrew; PPP Loan Fraud; CA	Western Region	Member Bank	07/10/2020	01/02/2024
I-20-0846	Lee Price III; PPP Loan Fraud; SDTX	Central Region	Member Bank	07/30/2020	11/19/2023
I-20-0853	(b)(6); (b)(7)(C) Loan Origination Fraud; FL	Southeast Region	Origination	09/10/2020	07/16/2024
I-21-0856	North Shore Healthcare; PPP Loan Fraud; WI	Central Region	Member Bank	10/13/2020	09/19/2023
I-21-0859	Ayvazyan, Richard et al., PPP Loan Fraud; CA	Western Region	Member Bank	10/21/2020	07/19/2023
I-21-0860	(b)(6); (b)(7)(C) Loan Origination; FL	Southeast Region	Origination	11/24/2020	08/07/2024
I-21-0861	Trust Mortgage Lending; Origination; FL	Southeast Region	Origination	11/24/2020	06/08/2023
I-21-0862	Eastern Union Funding; Multifamily Fraud; NY	Central Region	Multi-Family	12/21/2020	05/24/2023



Case Types: I

Region: All

Closure Date: between 01/01/2023 and 08/26/2024

I-21-0864	Cook County Land Bank Authority; Mustafaa Saleh; REO; IL	Central Region	REO	01/12/2021	01/30/2024
I-21-0867	(b)(6); (b)(7)(C) MORTGAGE SERVICES, INC; (b)(6); (b)(7)(C) Loan Origination, Florida	Southeast Region	Origination	02/17/2021	12/27/2023
I-21-0870	Devron Brown/Just Us Construction, Inc.; Bank Fraud (PPPI: EDPA)	Northeast Region	Member Bank	03/03/2021	07/10/2024
I-21-0874	(b)(6); (b)(7)(C) PPP LOAN FRAUD; FL	Southeast Region	Member Bank	05/25/2021	01/13/2023
I-21-0876	(b)(6); (b)(7)(C) Loan Origination; CA	Western Region	Origination	06/17/2021	04/05/2024
I-21-0879	Centennial Bank Officer; PPP Fraud Ring; Tampa, FL	Southeast Region	Member Bank	06/29/2021	01/31/2023
I-21-0880	Torgerson, Brady; First Security Bank West; Bank Fraud; ND	Central Region	Member Bank	08/05/2021	08/30/2023
I-22-0890	Arlen Encarnacion et al; Wire Fraud PPP; NJ	Northeast Region	Member Bank	12/13/2021	07/16/2024
I-22-0891	RISHER, RHENAE; BANK FRAUD; MORTON, MS	Southeast Region	Member Bank	02/03/2022	03/27/2024
I-22-0893	Previous FHFB Complaints Retained For Historical Purposes	Headquarters	Administrative	02/18/2022	06/13/2023
I-22-0896	Daliany Velazquez; Origination Fraud; Tampa, FL	Southeast Region	Origination	03/31/2022	12/04/2023
I-22-0897	(b)(6); (b)(7)(C) Loan Origination; Grand Rapids, MI	Central Region	Origination	04/08/2022	05/17/2024
I-22-0900	Meridian Bank (PA); PPP/Bank Fraud; DOJ	Northeast Region	Member Bank	05/27/2022	06/21/2024
I-22-0902	(b)(6); (b)(7)(C) ET AL; MF FINANCING FRAUD; WDNY	Northeast Region	Multi-Family	06/07/2022	06/07/2024
I-22-0906	(b)(6); (b)(7)(C) Loan Origination; GA	Southeast Region	Origination	07/08/2022	07/18/2024
I-22-0914	(b)(6); (b)(7)(C) Bank Fraud; NM	Western Region	Member Bank	09/08/2022	07/01/2024





**Case Types: I**

**Region: All**

**Closure Date: between 01/01/2023 and 08/26/2024**

I-23-0927	Yoanis BERTEMATTI; Loan Origination Fraud; FL	Southeast Region	Origination	01/03/2023	12/27/2023
I-23-0928	CMG Mortgage; Origination Fraud; Tampa, FL	Southeast Region	Origination	01/03/2023	06/10/2024
I-23-0930	(b)(6); (b)(7)(C) et al.; False Statements; DC	Northeast Region	Employee	01/05/2023	07/16/2024
I-23-0935	(b)(6); (b)(7)(C) LLC; Foreclosure Scheme; CT	Northeast Region	Loan Mod/Foreclosure	02/21/2023	07/10/2024
I-23-0939	(b)(6); (b)(7)(C) Identity Theft; CA	Western Region	Other	04/27/2023	07/29/2024
I-23-0944	Motto Mortgage; Loan Origination Fraud; WDPA	Northeast Region	Origination	06/27/2023	09/21/2023
I-23-0953	First Republic Bank	Western Region	Member Bank	09/18/2023	12/07/2023
I-23-0954	(b)(6); (b)(7)(C) et al.; Loan Origination Fraud; CA	Western Region	Origination	09/18/2023	08/13/2024
I-24-0956	Movement Mortgage LLC; Origination; NDAL	Southeast Region	Origination	11/17/2023	03/01/2024

**Total Number of Cases: 86**



Case Types: I

Region: All

Closure Date: between 08/26/2024 and 12/31/2024

Case Number	Case Title	Region	Fraud Area	Initiation Date	Closure Date
I-12-0182	NEWARK MORTGAGE FRAUD TASK FORCE; MAIL FRAUD; NJ	Northeast Region	Origination	09/07/2012	12/27/2024
I-16-0595	WILLIS, CLARENCE ET. AL.; DEED THEFT; NV	Southeast Region	REO	05/11/2016	11/04/2024
I-17-0690	(b)(6); Et Al; Bank Fraud; MO	Central Region	Member Bank	09/29/2017	11/26/2024
I-18-0739	WELLS, ROBERT; MULTIFAMILY, ORIGINATION; CA	Southeast Region	Multi-Family	08/21/2018	11/04/2024
I-20-0820	Poulsen, Jack; Ericson State Bank; Bank Fraud; NE	Central Region	Member Bank	05/06/2020	11/04/2024
I-20-0838	Drew Baker; Fraudulent Appraisals; WA	Western Region	Other	06/24/2020	10/01/2024
I-21-0858	(b)(6); Wire Fraud/Loan Modification; USAO-MD (Baltimore)	Southeast Region	Loan Mod/Foreclosure	10/14/2020	11/15/2024
I-21-0872	(b)(6); et al. (FAIR Plan); Short Sale Fraud; CA	Western Region	Short Sale	05/25/2021	10/22/2024
I-22-0887	Renasant Bank Loan Officer, Mortgage Fraud, GA	Southeast Region	Origination	10/20/2021	11/04/2024
I-23-0915	SouthernTrust Bank, Steven Cook, Bank Fraud, Southern Illinois	Central Region	Member Bank	10/17/2022	12/18/2024
I-23-0942	Harms, Steven; Iowa Prairie Bank; Bank Fraud, Iowa	Central Region	Member Bank	05/24/2023	12/18/2024
I-23-0943	Westside Capital LLC; Multi-Family; Hoover, AL	Southeast Region	Multi-Family	05/27/2023	11/04/2024
I-23-0950	Hanes, Shan; Heartland Tri-State Bank; Bank Fraud - KS	Central Region	Member Bank	08/24/2023	11/07/2024
<b>Total Number of Cases: 13</b>					