



U.S. FEDERAL HOUSING FHFA

Constitution Center

400 7th Street, S.W.

Washington, D.C. 20219

Telephone: (202) 649-3800

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www.fhfa.gov

March 25, 2026

Jason Quinones
U.S. Attorney for Southern District of Florida
Department of Justice
99 NE 4th Street
Miami, FL 33132

RE: Criminal Referral – Suspected Homeowners Insurance Fraud

Dear U.S. Attorney Quinones:

Pursuant to my authority as the Director of the U.S. Federal Housing Finance Agency (“U.S. Federal Housing”), I am referring the matter below. As regulator of Fannie Mae, Freddie Mac, and the Federal Home Loan Banks, we take very seriously the allegations of mortgage fraud, bank fraud, wire fraud, falsifying documents, insurance fraud, or other criminal activity. Such misconduct jeopardizes the safety and soundness of U.S. Federal Housing’s regulated entities and their business partners, and the security and stability of the U.S. mortgage market.

In the course of exercising U.S. Federal Housing’s authorities under the Federal Housing Enterprises Financial Safety and Soundness Act of 1992, U.S. Federal Housing has become aware of matters that are appropriate for referral to the U.S. Department of Justice for consideration of criminal prosecution.

According to insurance documents published on X.com by attorney and media personality, Mike Davis (@mrddmia), it appears that a public official, Ms. Letitia James, may have falsified information on her homeowners insurance application to a Ft. Lauderdale, Florida based company, Universal Property Insurance.¹ According to the X post, it appears Ms. James made false representations that her property would be unoccupied five months out of the year. According to the post, this was false. The house was, in fact, occupied year-round by her niece.

As such, it appears Ms. James may have defrauded the Florida-based insurance company. We kindly request you authenticate and investigate this matter, if you deem appropriate.

Federal employees are required under 5 CFR § 2635.101(b)(11) to disclose suspected waste, fraud, abuse or corruption to the proper authorities. Consistent with this obligation and our statutory obligation, I am sending this letter. All referenced materials and the exhibit of the insurance application are publicly available on social media and for the purposes of this specific

¹ <https://x.com/mrddmia/status/1991906042200944756>



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referral, were the exclusive source. This transmission is made solely to fulfill our obligations under the law and to support your independent evaluation.

Respectfully submitted,

William J. Pulte
Director, U.S. Federal Housing FHFA



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Exhibit A

Case 2:25-cr-00122-JKW-DEM Document 134-6 Filed 11/20/25 Page 1 of 4 PageID# 1214

		UNIVERSAL PROPERTY <small>A FIDELITY & BOND COMPANY</small>		HOMEOWNERS INSURANCE APPLICATION						
APPLICANT AND AGENT INFORMATION										
Applicant's Legal Name: LETITIA A JAMES		Agent's Name: [REDACTED]		Agency: [REDACTED]						
Co-Applicant's Legal Name: [REDACTED]		Address: [REDACTED]		Address: [REDACTED]						
Mailing Address: [REDACTED]		Producer Code: [REDACTED]		Agent's License No: [REDACTED]						
Phone: [REDACTED]		Date of Birth: [REDACTED]								
INSURED LOCATION			POLICY INFORMATION							
Property Address: PERONNE AVE NORFOLK, VA 23509 NORFOLK CITY			Effective Date: 8/14/2020 at 12:01 AM Policy Type: HO3							
INTEREST TYPE		MORTGAGEE/TRUST/ADDITIONAL INTEREST OR INSURED		LOAN NUMBER						
In Mortgage		[REDACTED]		[REDACTED]						
BILLING INFORMATION			PRIOR COVERAGE / NEW PURCHASE							
Payment Submitted: [REDACTED]			New Purchase/Lease: [Yes/No] 2020							
Total Premium: Mortgage			Purchase/Lease Date:							
Payment Plan: Mortgage			Carrier:							
Renewal Billing: Mortgage			Exp. Date: 8/13/2020							
			<input checked="" type="checkbox"/> I have not had property insurance on this property in the last 45 days.							
DWELLING INFORMATION										
Year Built	Distance from Hydrant	Distance to Fire Station	Number of Stories	No. of Families	Floor Unit Located On	Units in Bldg.	Units in Division	Terr. Code	Proc. Class	BCEGS Rating
1920	1000	1,0900	2	1	1	1	1	35	3	99
Roof Shape: Gable		Roof Material: Composite Shingle		Responding Fire Dept. [REDACTED]		Dwelling updates:		Wiring: 1920 - No Update		Heating: 2005 - Full
Square Footage: 1162		Construction: Frame		Roofing: 2005 - Full		Plumbing: 1920 - No Update				
Primary Heat Source: Electric		Property Type: Dwelling								
PROTECTIVE DEVICES AND DISCOUNTS										
Burglar Alarm: None		Fire Alarm: None		Automatic Sprinklers: <input type="checkbox"/> All areas except attic, bathroom, or closets <input type="checkbox"/> All Areas						
<input type="checkbox"/> Prior Insurance Discount		<input checked="" type="checkbox"/> Loss Free Discount		<input type="checkbox"/> Age of Occupant Discount						
OCCUPANCY INFORMATION										
Occupancy: Owner		Residence Usage: Non Seasonal		Months Unoccupied:		<input type="checkbox"/> Jan <input checked="" type="checkbox"/> Feb <input type="checkbox"/> Mar <input checked="" type="checkbox"/> Apr <input type="checkbox"/> May <input type="checkbox"/> Jun <input checked="" type="checkbox"/> Jul <input type="checkbox"/> Aug <input checked="" type="checkbox"/> Sep <input type="checkbox"/> Oct <input checked="" type="checkbox"/> Nov <input type="checkbox"/> Dec				
I have read and acknowledge reviewing and understanding the content of this page:										
Applicant Initials [REDACTED]		Agent Initials [REDACTED]								
UPIC: 45 16 01 19		Quoted ID: 19198166								
								GOVERNMENT EXHIBIT 6 2-25-CR-00122		