



# U.S. FEDERAL HOUSING FHFA

Constitution Center  
400 7<sup>th</sup> Street, S.W.  
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March 25, 2026

Andrew Boutros  
U.S. Attorney for Northern District of Illinois  
Department of Justice  
Dirksen Federal Building  
219 S Dearborn Street  
Chicago, IL 60604

**RE: Criminal Referral – Suspected Homeowners Insurance Fraud**

Dear U.S. Attorney Boutros:

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 an Illinois-based company, Allstate.<sup>1</sup> According to the X post, it appears Ms. James made representations that the house would be occupied by a single adult, with no children. Instead, according to the post, she knew the house was actually occupied by four people – three children and her niece.

As such, it appears Ms. James may have defrauded the Illinois-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

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



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insurance application are publicly available on social media and for the purposes of this specific 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

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# ALLSTATE VEHICLE AND PROPERTY INSURANCE COMPANY #

VIRGINIA

### HOME OFFICE

NORTHBROOK, ILLINOIS  
Applicant Name : LETITIA A JAMES  
Address  
City  
Home Phone No.  
Email Address

Application No.: [REDACTED]  
Policy Number: [REDACTED]  
St : [REDACTED] Zip Code : [REDACTED]

### LOCATION OF PROPERTY

Address : [REDACTED] PERONNE AVE  
City : NORFOLK

St : VA Zip Code [REDACTED]  
County: NORFOLK CITY

### POLICY DISTRIBUTION/BILLING

Policy sent to: INSURED  
Initial premium notice sent to: MORTGAGEE  
Renewal premium notice sent to: MORTGAGEE



ADDITIONAL INSURED INFORMATION : NONE

### ADULT OCCUPANTS

OCC. NO.	OCCUPANT NAME	SOCIAL SEC. NO.	RELATION TO INS.	BIRTH DATE	SEX	MARITAL STATUS
1	LETITIA A JAMES	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]

### CHILDREN IN HOUSEHOLD: NONE

Total number of residents in household including children: 1

### HOUSEHOLD INFORMATION

Years at current address: 1  
Date applicant moved into property location to be insured: 10/2020  
Number of dogs on premises: NONE

Are either applicants eligible for the Good Hands Program: NO

