



## OFFICE OF INSPECTOR GENERAL

Federal Housing Finance Agency

400 7th Street SW, Washington, DC 20219

January 15, 2026

Skye Perryman  
Democracy Forward Foundation  
P.O. Box 34553  
Washington, DC 20043  
By Electronic Mail: foia@democracyforward.org

RE: Freedom of Information Act Request 2026-FOIA-00021

Dear Ms. Perryman:

This letter responds to your December 24, 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 December 29, 2025. Your request was assigned tracking number 2026-FOIA-00021 and it seeks the following information:

**Democracy Forward Foundation ("DFP") requests that the Federal Housing Finance Agency Office of Inspector General ("FHFA - OIG") produce the following within twenty (20) business days:**

**All communications (including email messages, complete email chains, and calendar invitations) between the FHFA - OIG and the U.S. Attorney's Office for the District of Maryland concerning any matter related to mortgage fraud or any purported mortgage fraud investigations (and attendant conduct)**

**This request seeks records from May 1, 2025 to December 1, 2025.**

**We expect that an appropriate search would involve consultation with a subject matter expert, particularly an official familiar or involved with any OIG interactions with the U.S. Attorney's Office for the District of Maryland regarding mortgage fraud investigations, or potentially unlawful conduct related to purported mortgage fraud investigations, such as those matters that have been the subject of public reporting.**

FHFA-OIG has conducted a search and has determined that it possesses 118 records responsive to your request.

Pursuant to FOIA, these records are denied in full since they all relate to open and active investigations. These records and/or information contained in them are exempt and have been withheld under the following FOIA Exemption(s):

- (b)(5), Permits withholding information under the deliberative process privilege, including the pre-decisional documents, or information that could be withheld under civil discovery, attorney-client, or attorney-work product privileges.
- (b)(6), Permits withholding of records and information about individuals when disclosure would be a clearly unwarranted invasion of personal privacy.

Non-Public

- (b)(7)(A), Permits withholding records when interference with law enforcement proceedings can be reasonably expected.
- (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 regarding your request. You may contact us for any further assistance at [foia@fhfaoig.gov](mailto:foia@fhfaoig.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