

United States House of Representatives
Committee on Financial Services
2129 Rayburn House Office Building
Washington, D.C. 20515

September 11, 2025

The Honorable John Allen
Acting Inspector General
Federal Housing Finance Agency Office of Inspector General
400 7th Street, SW
Washington, DC 20219

Dear Acting Inspector General Allen,

We are concerned whether the Federal Housing Finance Agency (“FHFA”) and in particular Director Pulte has complied with all applicable federal and agency statutes, regulations, policies, and procedures during its acquisition, review, and/or public release of any document related to Governor Dr. Lisa Cook’s mortgage applications and any other mortgage related documents.

Therefore, we request that you review all the circumstances and activities related to the FHFA’s acquisition and review of Governor Dr. Cook’s mortgage applications as well as any announcements, statements, and release of documents related to this matter in order to determine whether any statutory, regulatory, or agency policies may have been violated.

As part of your review, we ask that you address the following matters:

- What were the sets of events that initially led to questions regarding Dr. Cook’s mortgage?
- Did the information arise in the course of a standard, planned audit, review or investigation?
- If not, how did the issue come to the attention of the FHFA?
- Are there any indications that the information was acquired as a result of a search specifically initiated to look at mortgages involving a specific individual or group of individuals?
 - If so, who directed that such a search be initiated, what was the basis for such a search, and did the undertaking comply with all applicable federal and agency statutes, regulations, and procedures regarding such activities?
- However, the information was obtained by the FHFA, was it referred to and handled by the appropriate offices and staff and in compliance with all applicable federal and agency statutes, regulations, and procedures regarding such activities?
 - If not, how was the review and analysis handled and why didn’t it proceed in compliance with all applicable federal and agency statutes, regulations, and procedures regarding such activities?
 - Who directed the review and who directed that standard procedures not be followed?
- Were the appropriate members of the FHFA legal staff and the appropriate members of the FHFA policy staff involved in the review and analysis process?
 - Did the process comply with all applicable federal and agency statutes, regulations, and procedures regarding such activities?

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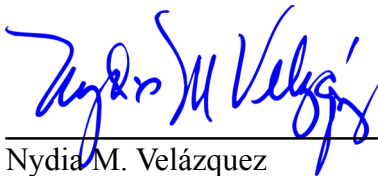
- If not, how did it fail to comply?
- What role did those staff members play in the review and ultimate decision regarding potential legal infractions and the decision to refer the matter to the Department of Justice?
- Did the subsequent statement and actions of the FHFA Director follow the legal and policy staff's recommendations regarding whether the actions reviewed may represent a violation and warranted a referral to the Department of Justice? Did the FHFA Director follow the legal and policy staff's recommendations as to how any such referral should be handled, especially with respect to whether there should be any publicity related to the referral, how any such publicity should be handled, and how such activity is generally handled?
 - If not, in which ways were the recommendations not followed and why were they not followed?
- Did each stage of this process addressed above comply with all applicable federal and agency statutes, regulations, and procedures regarding the protection and public release of sensitive and personally identifiable information?
 - If not, what were the failures and at what stages of this process did they take place?
- Did the Office of the FHFA Inspector General participate in any part of this review process?
 - If so, what activities did it perform and has your office assessed and determined whether it complied with all applicable federal and agency statutes, regulations, and procedures regarding such activities?
- Finally, throughout each stage of this process addressed above – whether or not the Office of the Inspector General participated in any activity related to those stages - did all activities comply with the proper auditing, review and investigative procedures that are prescribed in IG standards and policies?
 - If not, how did they differ, why did they differ, and how may those differences have affected the accuracy of the review and the conclusions that resulted?

Thank you for your attention to this matter and we look forward to your prompt and fulsome response to our questions.

Sincerely,



Maxine Waters
Ranking Member
Committee on Financial Services



Nydia M. Velázquez
Member of Congress



Brad Sherman
Member of Congress

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Gregory W. Meeks
Member of Congress



David Scott
Member of Congress



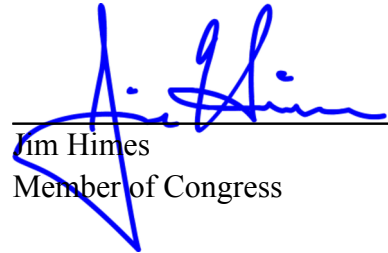
Stephen F. Lynch
Member of Congress



Al Green
Member of Congress
Ranking Member, Subcommittee
on Oversight and Investigations



Emanuel Cleaver, II
Member of Congress



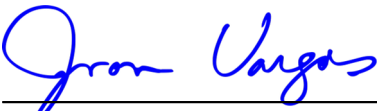
Jim Himes
Member of Congress



Bill Foster
Member of Congress



Joyce Beatty
Member of Congress



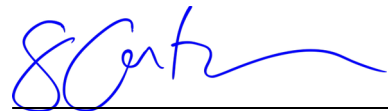
Juan Vargas
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Josh Gottheimer
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Vicente Gonzalez
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Sean Casten
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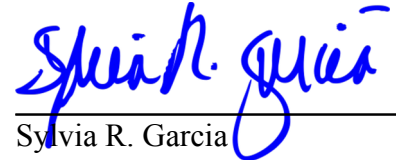
Ayanna Pressley
Member of Congress



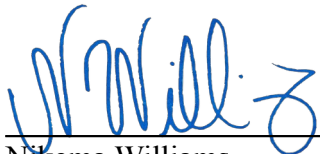
Rashida Tlaib
Member of Congress



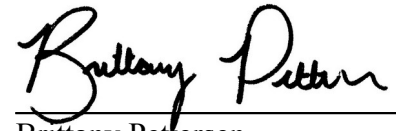
Ritchie Torres
Member of Congress



Sylvia R. Garcia
Member of Congress



Nikema Williams
Member of Congress



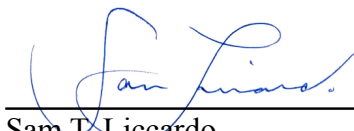
Brittany Pettersen
Member of Congress



Cleo Fields
Member of Congress



Janelle S. Bynum
Member of Congress



Sam T. Liccardo
Member of Congress

Cc: The Honorable French Hill, Chairman, Committee on Financial Services