



U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON, D.C. 20410-0500

Office of General Counsel
Departmental Enforcement Center

FEB 09 2026

VIA FEDEX

Ms. Karen Wilder


Re: Notice of Final Determination

Dear Ms. Wilder:

By notice dated December 19, 2025 (Notice), you were informed of the proposed debarment actions against you by the U.S. Department of Housing and Urban Development (HUD) for a five-year period from December 19, 2025, the date of your suspension. You were informed of your right to submit, within 30 days of your receipt of the Notice, a written request for a hearing in opposition to the proposed debarment action. The Notice also advised you that if you did not respond within 30 days, a final determination would be issued.

You did not respond to the Notice within the required 30 days and therefore, your debarment has become final. During your period of debarment, you are excluded from procurement and nonprocurement transactions, as either a principal or participant, with HUD and throughout the Executive Branch of the Federal Government. Your debarment is now effective until December 18, 2030. Your suspension is hereby superseded by this debarment.

This action is separate and independent of any other enforcement actions that HUD has taken or may take in the future. Nothing herein waives HUD's or any other agency's right to investigate or take any action that they deem appropriate.

Sincerely,

2/9/2026

X Mark G. Borum

Mark G. Borum

Signed by: MARK BORUM

Mark G. Borum
Director
Departmental Enforcement Center

CC:

