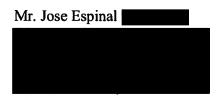


U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT WASHINGTON, D.C. 20410-0500

MAY 0 9 2025

Office of General Counsel
Departmental Enforcement Center

VIA CERTIFIED MAIL



Re: Notice of Final Determination

Dear Mr. Espinal:

By notice dated March 28, 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 three-year period. 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. You also were advised that if you did not respond to the Notice 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 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 for three years from the date of this notice.

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,

5/9/2025

X Mark G. Borum

Mark G. Borum

Signed by: MARK BORUM

Mark G. Borum
Director
Departmental Enforcement Center

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