

CERTIFIED MAIL – RETURN RECEIPT  
REQUESTED

October 1, 2024

Kathryn Latiolais  
National Mortgage Licensing System Registration No. 1294155  
[REDACTED]  
Prairieville, LA, 70769

Subject: Prohibition under Section 19 of the Federal Deposit Insurance Act

Dear Ms. Latiolais:

The Federal Deposit Insurance Corporation (FDIC) has become aware of your March 30, 2023 conviction or program entry in the Parish of Jefferson that is covered by Section 19 of the Federal Deposit Insurance Act (FDI Act). Section 19 prohibits, except with the prior written consent of the FDIC, any person who has been convicted of a criminal offense involving dishonesty, breach of trust, or money laundering, or who has agreed to enter into a pretrial diversion or similar program in connection with a prosecution for such an offense, from becoming or continuing as an institution-affiliated party with respect to any insured depository institution; owning or controlling, directly or indirectly, any insured depository institution; or otherwise participating, directly or indirectly, in the conduct of the affairs of any insured depository institution. Because Section 19 is effective by operation of law, you are already subject to the law's restrictions, including the prohibition on participating in the affairs of any insured depository institution.

Your attention is directed to Section 19(b) of the FDI Act, 12 U.S.C. § 1829(b), which imposes criminal penalties of up to five years' imprisonment and a fine of up to \$1,000,000 for each day such prohibition is violated, upon any person who knowingly violates the restrictions of Section 19. The FDIC has also issued Part 303, Subpart L of the FDIC Rules and Regulations (12 C.F.R. part 303, subpt. L) entitled "Section 19 of the FDI Act (Consent to Service of Persons Convicted of, or Who Have Program Entries for, Certain Criminal Offenses)," which provides additional background and information.

If you have reason to believe that your March 30, 2023, conviction or program entry is not covered by Section 19 of the FDI Act, please provide a written response to this office within 30 days of your receipt of this letter by certified mail. After that time period, this letter will be posted and become publicly available on the FDIC website. Should you have a question regarding this matter, please contact [REDACTED] Case Manager [REDACTED] at [REDACTED].

Written correspondence should be addressed to [REDACTED], Regional Director, FDIC, Dallas Regional Office, and sent as a PDF document through the FDIC's Secure Email portal (<https://securemail.fdic.gov/>) using the following e-mail address: [DALMailRoom@fdic.gov](mailto:DALMailRoom@fdic.gov). Information about how to use secure email and FAQs about the service can be found at <https://www.fdic.gov/secureemail/>.

Sincerely,

/s/

[REDACTED]  
Regional Director