

# Department of Justice



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Middle District of Florida

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## **MIAMI DEVELOPER INDICTED ON CONSPIRACY AND BANK FRAUD CHARGES**

Orlando, FL – United States Attorney A. Lee Bentley, III announces the unsealing of an indictment charging Rebecca Gheiler (49, Miami) with conspiracy to commit bank and wire fraud and six counts of bank fraud. If convicted, she faces a maximum penalty of 30 years in federal prison on each count. The indictment also notifies Gheiler that the United States is seeking a forfeiture money judgment.

According to the indictment, Tribute Residential, LLC (“Tribute”), which was controlled by Gheiler, owned and sold condominium communities. To entice buyers to purchase condominium units in these communities, Gheiler developed a program of incentives. As part of this program, buyers were promised that Tribute would pay the mortgage and homeowners= association dues during the buyer’s first two years of occupancy. Other incentives developed and paid for by Gheiler included upfront cash to close and/or kickbacks to buyers after closing. During each transaction, the HUD-1 Settlement Statement, signed by Gheiler as the seller, contained falsified information regarding the terms of each transaction, including the actual down payment amount paid by the buyer. In order to conceal the incentives from the mortgage lenders, Gheiler directed her co-conspirator, Angel Garcia-Oliver, to form companies that received monies from Tribute that were eventually paid to buyers and entities controlled by other

co-conspirators.

Garcia-Oliver previously pleaded guilty for his role in this case. His sentencing hearing is scheduled for January 9, 2017.

An indictment is merely a formal charge that a defendant has committed one or more violations of federal criminal law, and every defendant is presumed innocent unless, and until, proven guilty.

This case was investigated by Federal Housing Finance Agency – Office of Inspector General, the Florida Office of Financial Regulation, and the Federal Bureau of Investigation. It will be prosecuted by Assistant United States Attorney Vincent Chiu and Special Assistant United States Attorney Chris Poor.