



Department of Justice

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Southern District of Ohio

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11 CHARGED IN NATIONAL FORECLOSURE RELIEF SCAM

CINCINNATI – A federal grand jury has charged 11 people from across the country with conspiracy to commit mail and wire fraud in a scheme to defraud distressed homeowners by falsely representing that they could help the victims save their homes. This included more than 50 victims in the Southern District of Ohio.

Eight defendants have been arrested to date. The indictment was returned on March 6 and unsealed today.

Benjamin C. Glassman, United States Attorney for the Southern District of Ohio, Robert Manchak, Acting Special Agent in Charge, Federal Housing Finance Agency - Office of Inspector General (FHFA-OIG), Northeast Region, Todd Wickerham, Special Agent in Charge, Federal Bureau of Investigation (FBI), Cincinnati Division, Tommy D. Coke, Inspector in Charge, U.S. Postal Inspection Service (USPIS), Pittsburgh Division, and Philip R. Bartlett, Inspector in Charge, USPIS, New York region, announced the charges.

According to the 26-count indictment, from 2013 through 2018, the defendants took advantage of homeowners' desperation to save their homes and used money from homeowner victims to personally enrich themselves.

Those arrested to date include:

Name	Also Known As	Age	Residence
Lorin K. Buckner		62	Hamilton, Ohio
Garrett Stevenson		41	Cincinnati, Ohio
Damien Byrd		40	Norfolk, Va
Stacy Kay Slaughter		58	Gahanna, Ohio
Marcus A. Mullings, Jr		57	Hackensack, N.J.
Talia Marie Stephen-Mullings	Marie Hightower	36	Hackensack, N.J.
Amal Mahepaul Balmacoon	Martin	37	South Ozone Park, N.Y.
John Nelson		66	Brooklyn, N.Y.

Companies named in the indictment include:

- MVP Home Solutions, LLC, also known as
 - Stay In or Walk Away

- Bolden Pinnacle Group Corp., also known as
 - Home Advisory Services Network
 - Home Advisory Services Group Inc.
- Silverstein & Wolf Corp.

Joel Harvey, 36, of Cincinnati, Dessalines Sealy, 55, of Brooklyn, N.Y. and Rafiq Bashir, 35, of Jacksonville, Fla. have also been charged in the indictment.

It is alleged that defendants were involved in a multilevel marketing scheme, which promised affiliates commissions by recruiting distressed homeowners to the above named companies.

They used multiple ways to recruit affiliates, including conference calls and direct mailings. For example, some co-conspirators hosted weekly conference calls where participants from across the country dialed in to hear details of the scheme and share sales strategies. During the calls, defendants encouraged affiliates to recruit homeowners to their companies on the promise of easy money.

Some co-conspirators also allegedly promoted, organized and attended conferences in which affiliates came to hear details of the scheme in person. For example, some co-conspirators organized and participated in a national conference in Columbus, Ohio in April 2015 in which they provided “deep impact training” and techniques for affiliates to convince homeowners to enroll in Bolden Pinnacle Group and Silverstein & Wolf Corporation programs.

Affiliates were encouraged to be aggressive in recruiting homeowners. Affiliates used online databases and court records to identify vulnerable, financially distressed homeowners who had recently received notice of foreclosure on their home.

According to the indictment, some co-conspirators mailed more than 22,000 postcards in the Southern District of Ohio and elsewhere promising that they could “stop foreclosure” or “stop the sheriff sale” for a fixed fee. Co-conspirators also reached out to homeowners using Craigslist ads, websites, emails and social media platforms.

On the promise of reducing or eliminating mortgage obligations in exchange for a fee, initial recruiters would collect payments from homeowners and refer the victims to the co-conspirator companies.

Among other things, the referral programs promised:

- to negotiate with mortgage lenders on the homeowners’ behalf for the purchase of the mortgage notes at a discount;
- to negotiate the sale of their home and release of their mortgage loans through a short sale and/or deed in lieu of foreclosure sale;
- to stop an imminent foreclosure sale;
- to remove the mortgage lien via a tender offer; and
- achieve short sale prices at a fraction of the value of the outstanding lien/note.

“These programs were fraudulent,” U.S. Attorney Glassman said. “The defendants performed virtually no negotiations on behalf of the homeowners and never successfully purchased a mortgage note or provided a new, lower-cost mortgage. They never removed a mortgage lien or performed short sales as advertised.”

Further, defendants represented that they had “proprietary” methods or “legal tactics” to help homeowners stall or completely avoid foreclosure. In actuality, the indictment says defendants persuaded homeowners to file chapter 13 bankruptcies in order to delay foreclosure actions.

Defendants allegedly filed skeletal bankruptcy petitions that they called “pump fakes.” These petitions

intentionally failed to disclose the co-conspirators as preparers and named the homeowners as filing pro se. Any relief from foreclosure delay was temporary until the bankruptcy court dismissed the proceeding.

In 2014 alone, one defendant allegedly prepared and filed petitions for 30 homeowners without their knowledge, including four homeowners in the Southern District of Ohio.

The indictment includes one count of conspiracy to commit mail fraud and wire fraud, four counts of mail fraud, seven counts of wire fraud, 12 counts of bankruptcy fraud, one count of bank fraud and one count of aggravated identity theft.

“To prey on individuals desperate to find a way to save their homes is unconscionable. What makes this crime even more egregious is the alleged methods these individuals used to lure their victims, and the extensive planning and details by these scammers to not take ‘no’ for an answer if a victim was not willing to enter their program. If you believe in karma, this is what law enforcement brought today when these scammers were arrested and brought to justice for their despicable crimes,” said Inspector in Charge Philip R. Bartlett.

U.S. Attorney Glassman commended the investigation of this case by the FHFA-OIG, USPIS, and FBI, as well as Assistant United States Attorney Ebunoluwa A. Taiwo, who is prosecuting the case.

An indictment merely contains allegations, and the defendants are presumed innocent unless proven guilty in a court of law.

If you believe you are a potential victim of this fraud, please contact the FBI at CIForeclosure@fbi.gov or 513-421-4310.