

# Department of Justice



Erin Nealy Cox  
United States Attorney  
Northern District of Texas

FOR IMMEDIATE RELEASE  
TUESDAY, JULY 17, 2018  
[www.usdoj.gov/usao/txn](http://www.usdoj.gov/usao/txn)

CONTACT: JANET PEARRE  
PHONE: (214) 659-8600

## **Dallas County Community Action Committee, Inc. Vice President Sentenced For Defrauding Homeowner Seeking Loan and Foreclosure Prevention Assistance**

**DALLAS** — Francisco Javier Gonzalez, a/k/a “Javier Gonzalez,” 46, of Duncanville, Texas, was sentenced yesterday by U.S. District Judge Sam A. Lindsay to 60 months in federal prison and ordered to pay \$611,740.55 in restitution for his role in a scheme to defraud a homeowner, bank and the Department of Housing and Urban Development, (HUD), announced U.S. Attorney Erin Nealy Cox of the Northern District of Texas.

Gonzalez pleaded guilty in September 2017 to one count of mail fraud, stemming from his work at the Dallas County Community Action Committee, Inc. (DCCAC), a non-profit entity accredited by HUD to provide housing counseling. Gonzalez has been in custody since his arrest in October 2016.

According to the plea agreement factual resume filed in the case, Gonzalez served as a Vice President and Director for DCCAC, and leased space in the DCCAC offices for another entity, known as Residential Counseling FJ LLC.

While working in the DCCAC building, Gonzalez falsely claimed he was certified by HUD to provide foreclosure counseling assistance. Gonzalez sought out victims looking for mortgage loan and foreclosure prevention assistance and would then meet these victims in the DCCAC offices or in their homes.

Additionally, as stated in the plea agreement factual resume, Gonzalez prepared and submitted incomplete and false mortgage assistance applications for the victims. Gonzales instructed the victims to not communicate with the banks, as this would prevent him from effectively obtaining the loan modification. Additionally, Gonzalez required lump sum payments for his supposed assistance; and instructed the victims to make mortgage payments directly to him indicating he would forward these payments to the bank.

Gonzalez did not submit the monies he was paid by the victims to the banks, but instead used the money for his own personal expenses.

HUD Office of Inspector General, Federal Housing Finance Agency Office of Inspector General, and the United States Postal Inspection Service investigated the case. Assistant U.S. Attorney P.J. Meitl was in charge of the prosecution.

###