

Department of Justice  
U.S. Attorney's Office  
Eastern District of Virginia

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## **Fraudsters used Nationwide Mortgage Scam to Victimize over 400 Homeowners and Families**

ALEXANDRIA, Va. – Five California men have been sentenced for their roles in a nationwide home loan modification scam that victimized over 400 homeowners and families, resulting in a total loss of over \$3.8 million.

Roscoe Umali, 38, of Santa Ana, California, was sentenced on August 18 to 220 months in prison for leading the multi-state conspiracy. Umali was also ordered to forfeit \$3.8 million and to make approximately \$1.2 million in restitution payments to the victims of his scam.

Umali pleaded guilty to conspiracy to commit wire fraud on March 22. According to court documents, from at least October 2012 through September 2014, Umali and his co-conspirators targeted struggling homeowners and made a series of misrepresentations to induce them to make payments of thousands of dollars each in exchange for supposed mortgage modification assistance. The conspirators falsely held themselves out as a non-profit organization or as affiliated with a real government program, the “Home Affordable Modification Program” (HAMP), designed to help homeowners at risk of foreclosure. In reality, however, they did nothing to help modify any mortgages. Instead, they used the victims’ payments for their own personal benefit and to further the fraud scheme. Many of the victims subsequently lost their homes, declared bankruptcy, and otherwise suffered serious financial and emotional consequences as a result of the scheme.

The four other defendants sentenced in connection with this same scam include:

<b>Name</b>	<b>Age</b>	<b>Hometown</b>	<b>Sentencing Details</b>
Isaac Perez	33	Los Angeles, California	Sentenced to 130 months today
Joshua Johnson	36	Huntington Beach, California	Sentenced to 121 months on July 7
Jefferson Maniscan	34	Los Angeles, California	Sentenced to 120 months on August 18
Raymund Dacanay	47	Newport Beach, California	Sentenced to 60 months on July 21

Five additional defendants from the greater Los Angeles area were also arraigned today on a superseding indictment in this same case. Those defendants include Sammy Araya, 41, Nicholas Estilow, 34, Sabrina Rafo, 23, Michael Henderson, 49, and Jen Seko, 36. They were each charged with mail fraud, wire fraud, and conspiracy to commit mail fraud and wire fraud, for a

similar scheme that allegedly resulted in at least \$11.5 million in losses to victims and homeowners. If convicted, they face a maximum penalty of 20 years in prison on each count. The maximum statutory sentences are prescribed by Congress and are provided here for informational purposes, as the sentencing of the defendants will be determined by the court based on the advisory Sentencing Guidelines and other statutory factors.

Dana J. Boente, U.S. Attorney for the Eastern District of Virginia; Christy Goldsmith Romero, Special Inspector General for the Troubled Asset Relief Program (SIGTARP); Robert Wemyss, Inspector in Charge of the Los Angeles Division of the U.S. Postal Inspection Service; James Todak, Special Agent in Charge, U.S. Housing and Urban Development, Office of Inspector General, Los Angeles Field Office; and Rene Febles, Deputy Inspector General for Investigations, Federal Housing Finance Agency-OIG, made the announcement after the sentencing of Umali and his co-defendants by U.S. District Judge James C. Cacheris. Assistant U.S. Attorneys Samantha Bateman and Ryan Faulconer are prosecuting the case. The case was formerly prosecuted by Assistant U.S. Attorneys Zach Terwilliger and James P. Gillis.

A copy of this press release may be found on the website of the [U.S. Attorney's Office](#) for the Eastern District of Virginia. Related court documents and information may be found on the website of the [District Court](#) for the Eastern District of Virginia or on [PACER](#) by searching for **Case No. 1:15-cr-301**.

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