

# DEPARTMENT OF JUSTICE



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FOR IMMEDIATE RELEASE

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## JACKSONVILLE REALTOR CONVICTED OF BANKRUPTCY FRAUD

Orlando, Florida – A federal jury has found Tanya Firmani (47, Jacksonville) guilty of one count of conspiracy to commit bankruptcy fraud and six counts of bankruptcy fraud. Firmani faces a maximum penalty of five years' imprisonment on each count. Her sentencing hearing is scheduled for April 21, 2020.

According to testimony and evidence presented at trial, Firmani conspired with others in a foreclosure rescue/bankruptcy fraud scheme. Firmani solicited homeowners whose mortgages were in default and offered to rescue their homes from foreclosure. To prevent the Federal National Mortgage Association ("Fannie Mae"), the Federal Home Loan Mortgage Corporation ("Freddie Mac"), the Federal Housing Administration ("FHA"), and multiple financial institutions from lawfully foreclosing on homeowners' properties, Firmani filed or caused the filing of fraudulent bankruptcy petitions in the homeowners' names just prior to the scheduled foreclosure sale dates. The fraudulent bankruptcies triggered the Bankruptcy Code's automatic stay provision, preventing Fannie Mae, Freddie Mac,

FHA, and the financial institutions from conducting foreclosure sales and obtaining the titles to the properties. The fraudulent bankruptcy petitions enabled Firmani to collect fees and allowed her co-conspirators to obtain ill-gotten commissions for short-sales causing losses to creditors.

This case was investigated by the Federal Housing Finance Agency – Office of Inspector General and the U.S. Department of Housing and Urban Development – Office of Inspector General. The Office of United States Trustee for the Middle District of Florida provided substantial investigative assistance. The case is being prosecuted by Special Assistant United States Attorney Chris Poor.