

## **Press Release**

### **Clermont Man Pleads Guilty To Conspiracy To Commit Bank Fraud**

Friday, May 9, 2025

#### **For Immediate Release**

U.S. Attorney's Office, Middle District of Florida

Tampa, Florida – United States Attorney Gregory W. Kehoe announces that Carlos Calderon (56, Clermont) has pleaded guilty to conspiracy to commit bank fraud. Calderon faces a maximum penalty of 30 years in federal prison. A sentencing date has not yet been set.

According to the plea agreement and court proceedings, Calderon and others conspired to create and execute a mortgage fraud scheme targeting financial institutions. To ensure that otherwise unqualified borrowers obtained mortgage loans from financial institutions, Calderon created fictitious and fraudulent paystubs that falsely indicated the borrowers worked at particular companies for certain periods of time and earned income. Calderon then sent the fraudulent documents to a co-conspirator who submitted them to the financial institutions. Based on Calderon's and his co-conspirators' misrepresentations, the financial institutions approved and funded the mortgage loans. The fraudulently obtained mortgages were subsequently purchased and guaranteed by Freddie Mac and the Federal Housing Administration.

This case was investigated by the Federal Housing Finance Agency – Office of Inspector General and the United States Department of Housing and Urban Development – Office of Inspector General. It is being prosecuted by Special Assistant United States Attorney Chris Poor.

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