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**GAITHERSBURG WOMAN SENTENCED TO 12 YEARS IN FEDERAL PRISON FOR
FRAUD RELATED TO A DEBT ELIMINATION SCHEME**

*The Defendant and Her Co-Defendant Used Fraudulent Debt Elimination Classes to Defraud Victims
and Obtain Their Personal Identifying Information*

Greenbelt, Maryland – U.S. District Judge Theodore D. Chuang sentenced Mary Ann Mendoza, a/k/a “Mary Ann Manuel,” “Trinity,” “M3,” and “Emily James,” age 51, of Gaithersburg, Maryland, to 12 years in federal prison, followed by three years of supervised release, for federal charges of wire fraud and conspiracy to commit wire fraud and mail fraud related to a debt elimination and wealth management fraud scheme. Judge Chuang imposed the sentence on Friday, February 23, 2024, and ordered Mendoza to pay a forfeiture money judgment of \$981,293.07 and pay restitution of \$3,281,109.38. A federal jury convicted Mendoza and co-defendant Willie Lamont Hicks, a/k/a “Will Woodward” and “CW,” age 52, of Kansas City, Missouri, on October 4, 2023.

The sentence was announced by United States Attorney for the District of Maryland Erek L. Barron; Special Agent in Charge Edwin S. Bonano of the Southeastern Region - Federal Housing Finance Agency - Office of Inspector General; Special Agent in Charge Javan Wilson of the U.S. Department of the Treasury - Office of Inspector General; Montgomery County State’s Attorney John McCarthy; and Chief Marcus Jones of the Montgomery County Police Department.

According to the evidence presented at the seven-day trial, from August 2011 to at least September 2017, Mendoza and Hicks, who represented themselves as partners and as husband and wife, held in-person trainings purporting to educate victim-debtors on how to discharge consumer debt, including mortgage debt, credit card debt, and automobile financing debt. Mendoza and Hicks also marketed wealth management services to victims, including purporting to set up a family office and to fund business opportunities.

As detailed in trial testimony, during the debt elimination classes, Mendoza and Hicks, who claimed to be an attorney, told victims that on the back of their social security cards and birth certificates, there was a number that unlocked access to a special bank account with funds owed to the victims by the U.S. government. The defendants also told the victim-debtors that they could create or use “trusts” to fulfill the wealth management or debt elimination services, or to obtain return on investment.

The evidence proved that Mendoza, Hicks, and their associates offered to facilitate the discharge of the debt held by the victims or perform other purported services for a fee, such as a percentage of the

victim-debtors' outstanding debt. The defendants accepted payment in the form of cash, wire transfers, personal and cashier's checks, and the use of the victim-debtors' credit. Victim-debtors also paid the defendants through the liquidation of their retirement savings, the leasing of apartments, and the purchase of vehicles and office equipment and supplies. In 2017, Mendoza and Hicks caused one victim to transfer almost \$100,000 from the victim's bank account to the accounts of fraudulent corporate entities controlled by the defendants. Trial testimony showed that victim-debtors were induced into providing the defendants with over one million dollars in cash and other forms of payment during the period of the conspiracy.

According to the evidence also presented at trial, Mendoza and Hicks used the victims' personal identifying information without the victims' knowledge or permission and provided the victims with fraudulent documents, including Internal Revenue Service forms, memorandums of agreement, intake forms, and other materials that the defendants claimed were necessary for discharging debt. The evidence showed that Hicks, Mendoza, and their associates mailed the fraudulent paperwork to the victim-debtors' creditors, lenders, and the Internal Revenue Service purporting to effectuate the discharge of the victim's debts.

As a result of Mendoza's and Hicks' scheme, victims suffered substantial financial harm, including foreclosure and eviction, homelessness, depletion of their retirement savings, significant downgrading of their credit scores, bankruptcy, and hundreds of thousands of dollars in fees and penalties owed to the IRS as a result of the fraudulent paperwork mailings.

On February 15, 2024, Judge Chuang sentenced Hicks to 22 years in federal prison and ordered him to pay a forfeiture money judgment of \$1,649,897.33 and pay restitution of \$3,281,109.38.

United States Attorney Erik L. Barron commended the Federal Housing Finance Agency - Office of Inspector General, the U.S. Department of the Treasury - Office of Inspector General, the Montgomery County Police Department, and the Montgomery County State's Attorney's Office for their work in the investigation and prosecution. Mr. Barron thanked the United States Marshals, the Hinesville, Georgia Police Department, the Gwinnett County, Georgia Police Department, the Queen Anne's County Sheriff's Office, and the United States Attorney's Offices of Western District of North Carolina, Northern District of Georgia, Eastern District of Texas, New Jersey, and the Eastern District of Pennsylvania for their assistance. Mr. Barron thanked Assistant U.S. Attorney Coreen Mao, who is prosecuting the case.

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