

## **Press Release**

### **Kissimmee Real Estate Broker Sentenced For Bank Fraud**

Wednesday, April 30, 2025

#### **For Immediate Release**

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

Orlando, FL – United States District Judge Wendy W. Berger has sentenced Maria Del Carmen Montes (48, Kissimmee) to 33 months in federal prison for bank fraud. Montes pleaded guilty on January 4, 2024.

According to court documents, Montes, co-conspirator Carlos Ferrer, and others created and executed a mortgage fraud scheme targeting financial institutions. Montes assisted clients with purchasing homes and, after signing the real estate contract, referred her buyers to a loan officer at a mortgage company. In order to qualify her clients for mortgage loans for which they were unqualified, Montes transferred the personal identifying and financial information of her clients to Ferrer and directed Ferrer to create fictitious paystubs and W-2s showing false earnings and length of employment for her clients, knowing that her clients never worked for the companies on the fictitious employment documents. After Ferrer created the documents, Montes submitted the fictitious paystubs and W-2s to the financial institutions who relied on them when making underwriting decisions.

On August 13, 2024, Ferrer was sentenced to four months' imprisonment and ordered to serve three years of supervised release for his role in the case.

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

*Updated April 30, 2025*