

## **Press Release**

### **Orlando Resident Charged with Mortgage and COVID Relief Fraud**

Monday, June 8, 2026

#### **For Immediate Release**

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

Tampa, FL – Yan Daniel Inclan Hernandez (32, Orlando) has been charged by indictment with one count of making a false Statement to a financial institution and three counts of wire fraud. If convicted on all counts, Hernandez faces a maximum penalty of 30 years in federal prison per count. The indictment also notifies the defendant that the United States is seeking an order of forfeiture in the amount of \$157,500, the proceeds of the charged criminal conduct. United States Attorney Gregory W. Kehoe made the announcement.

According to the indictment, in September of 2021, Hernandez made a false statement on a mortgage loan application submitted to a financial institution claiming \$12,350 in monthly income. This false statement influenced the financial institution's decision to approve and fund a \$411,350 mortgage loan which Hernandez used to purchase a property in Orlando.

Additionally, between May 2020 and August 2021, Hernandez engaged in a wire fraud scheme to fraudulently obtain COVID-19 pandemic Paycheck Protection Program (PPP) loans for himself and an Economic Injury Disaster Loan (EIDL) for his company from the U.S. Small Business Administration (SBA). Hernandez caused PPP and EIDL applications to be submitted that overstated gross monthly payroll, gross monthly income, gross annual revenues, and the number of employees. These material misstatements, and others, fraudulently induced the SBA and PPP lenders to fund the loans.

An indictment is merely a formal charge that a defendant has committed one or more violations of federal criminal law, and every defendant is presumed innocent unless, and until, proven guilty.

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

On April 7, the Department of Justice announced the creation of the National Fraud Enforcement Division. The core mission of the Fraud Division is to zealously investigate and

prosecute those who steal or fraudulently misuse taxpayer dollars. Department of Justice efforts to combat fraud support President Trump's Task Force to Eliminate Fraud, a whole-of-government effort chaired by Vice President J.D. Vance to eliminate fraud, waste, and abuse within Federal benefit programs.

*Updated June 8, 2026*