Press Release

Orlando Woman Pleads Guilty for Role in Mortgage Fraud Conspiracy

Wednesday, July 22, 2026

For Immediate Release

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

Tampa, FL – Kimberly Williams (44, Orlando) has pleaded guilty to conspiracy to commit bank fraud. She faces a maximum penalty of 30 years in federal prison. A sentencing date has not yet been set. United States Attorney Gregory W. Kehoe made the announcement.

According to court documents, Williams, co-conspirator Kenneth Blair, and others conspired to create and execute a mortgage fraud scheme directed at financial institutions. To ensure that otherwise unqualified borrowers obtained mortgage loans from financial institutions, Williams created fictitious and fraudulent paystubs that falsely indicated that the borrowers worked at particular companies for certain periods of time and earned income that they did not in exchange for payments from Blair. The fraudulent mortgage loans were subsequently purchased and guaranteed by government-sponsored entities Fannie Mae and Freddie Mac, as well as the Federal Housing Administration.

On April 7, 2026, 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.

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. It is being prosecuted by Special Assistant United States Attorney Chris Poor.

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