



# Department of Justice

**United States Attorney Roger B. Handberg  
Middle District of Florida**

## **OSCEOLA COUNTY MORTGAGE LOAN OFFICER CHARGED WITH BANK FRAUD AND AGGRAVATED IDENTITY THEFT**

Orlando, FL – United States Attorney Roger B. Handberg announces the unsealing of an indictment charging Omayra Ujaque (52, Saint Cloud) with three counts of bank fraud and one count of aggravated identity theft. If convicted, she faces up to 30 years in federal prison on each bank fraud count and a mandatory consecutive 2 years' imprisonment for the aggravated identity theft count.

According to the indictment, Ujaque, in her capacity as a licensed mortgage loan officer, created and executed a mortgage fraud scheme targeting the financial institution where she worked. To ensure that otherwise unqualified borrowers were approved for mortgage loans, Ujaque falsified borrowers' income through completely fabricated or inflated monthly child support payments on mortgage loan applications that she signed and certified to the financial institution's underwriting department. In furtherance of her scheme, Ujaque created fictitious Final Judgments of Dissolution of Marriage and Final Orders Modifying Child Support showing the borrowers were entitled to receive non-existent monthly child support payments. Ujaque then used the names of judges from the Circuit Court of the Ninth District of Florida and forged their signatures on the fabricated Final Judgments of Dissolution of Marriage or Final Orders Modifying Child Support. Ujaque then created bogus Florida Department of Revenue Statements showing the party purportedly paying monthly child support payments to the borrowers and manufactured phony prepaid debit card statements showing the borrowers purportedly withdrawing the non-existent monthly child support payments.

In most cases, the children did not exist or the borrowers had never been married. Ujaque submitted bogus paperwork to the financial institution to support the false monthly

income on the loan applications. Based on Ujaque's misrepresentations, the financial institution approved and funded the mortgage 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, U.S. Department of Housing and Urban Development – Office of Inspector General and the Florida Office of Financial Regulation. It will be prosecuted by Special Assistant United States Attorney Chris Poor.

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