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PRESS RELEASE

Osceola County Mortgage Loan Officer Convicted Of Bank Fraud And Aggravated Identity Theft Charges Involving Forging Of Judges' Signatures

Wednesday, April 12, 2023

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For Immediate Release

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

Orlando, Florida – United States Attorney Roger B. Handberg announces that a federal jury has found Omayra Ujaque (52, St. Cloud) guilty of three counts of bank fraud and one count of aggravated identity theft. Ujaque faces a maximum penalty of 30 years' imprisonment for each bank fraud count and a mandatory 2-year sentence for the aggravated identity theft county. Her sentencing hearing is scheduled for July 5, 2023. Ujaque had been indicted on February 15, 2023.

According to evidence presented at trial, 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 non-**TOP** loans, Ujaque falsified the borrowers' income by fabricating or inflating the amounts of the

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 that fraudulently represented that 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 also created bogus Florida Department of Revenue Statements listing fraudulent monthly child support payments, as well as phony prepaid debit card statements listing fake borrower withdrawals of the non-existent monthly child support payments. In most cases, the borrowers did not, in fact, have the listed children and/or 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.

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

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