



United States Department of Justice

THE UNITED STATES ATTORNEY'S OFFICE

MIDDLE DISTRICT *of* FLORIDA

Department of Justice
U.S. Attorney's Office
Middle District of Florida

FOR IMMEDIATE RELEASE

Tuesday, September 13, 2022

Pinellas County Man Charged with Wire and Bank Fraud Offenses

Tampa, FL – United States Attorney Roger B. Handberg announces the unsealing of an indictment charging James John Melis (52, Largo) with four counts of wire fraud, two counts of bank fraud, and three counts of aggravated identity theft. If convicted, Melis faces a maximum penalty of 20 years in federal prison for each wire fraud count, 30 years for each bank fraud count, and a consecutive mandatory penalty of 2 years' imprisonment for the aggravated identity theft counts. The indictment also notifies Melis that the United States is seeking an order of forfeiture in the amount of \$1.1 million, the proceeds of the charged criminal conduct.

According to the indictment, Melis abused his position as business manager at a private school in Tampa by attaching his personal bank account to the school's PayPal account without authorization. When parents made tuition payments to the school's account, Melis initiated fraudulent electronic funds transfers to his personal account. He then spent the stolen funds on travel and luxury items, such as jewelry.

Separately, the indictment charges Melis with carrying out a mortgage origination fraud scheme against a financial institution for two properties he owned. To deceive the mortgage lender into believing he was a qualified borrower, Melis used the personal identification information of another person on loan applications, and prepared and submitted false and fraudulent IRS income tax returns, fictitious satisfactions of mortgages falsely representing that his properties had equity, and lease agreements falsely showing he received substantial rental income. As part of this scheme, Melis used the means of identification of other individuals and forged their signatures on the fictitious satisfactions of mortgage and phony lease agreements submitted to the mortgage lender. Based on Melis' misrepresentations, the financial institution approved and funded both 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 and the Federal Bureau of Investigation. It will be prosecuted by Special Assistant United States Attorney Chris Poor.

Updated September 14, 2022