

THE UNITED STATES ATTORNEY'S OFFICE
MIDDLE DISTRICT *of* FLORIDA

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Department of Justice

U.S. Attorney's Office

Middle District of Florida

FOR IMMEDIATE RELEASE

Monday, May 23, 2022

Mortgage Loan Officer Charged With Bank Fraud and Aggravated Identity Theft

Orlando, FL –United States Attorney Roger B. Handberg announces the return of an indictment charging Evelisse Hernandez (40, Kissimmee) with four counts of bank fraud and four counts 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 on the aggravated identity theft counts. The indictment also notifies Hernandez that the United States is seeking an order of forfeiture in the amount of \$130,000, representing the proceeds of the charged criminal conduct.

According to the indictment, Hernandez, 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, Hernandez falsified the borrower's 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, Hernandez created fictitious Final Judgments of Dissolution of Marriage showing the borrowers were entitled to receive non-existent monthly child support payments. Hernandez 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. Hernandez 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 borrowers did not have the children listed or had never been married. Hernandez submitted bogus paperwork to the financial institution to support the false monthly income on the loan applications. Based on Hernandez'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.

Topic(s):

Opioids

Financial Fraud

Mortgage Fraud

Component(s):

USAO - Florida, Middle

Updated May 23, 2022