Press Release

St. Louis Man Sentenced to Five Years in Prison for Fraudulently Obtaining \$1.2 Million in Mortgages

Monday, September 8, 2025

For Immediate Release

U.S. Attorney's Office, Eastern District of Missouri

ST. LOUIS – U.S. District Judge Henry E. Autrey on Monday sentenced a man to five years in prison for fraudulently obtaining home mortgages totaling more than \$1.2 million.

Judge Autrey also ordered Edward James Mitchell Jr., also known as Musa Muhammad, to repay a total of \$482,096 to lenders for their losses due to Mitchell's scheme.

Mitchell, now 37, of St. Louis, participated in four fraudulent home mortgages from October 2021 through November 2023. Mitchell's company, Home Team Solutions LLC, purchased three homes in St. Louis and one in Florissant. Mitchell then pretended to be one of his relatives to "buy" two of the homes, submitting fraudulent mortgage loan applications and false employment and financial information and using his relative's Social Security number and birthdate. He bought another home himself and sold another to his paramour, again submitting false or fraudulent documents.

The total value of the loans was \$1,226,550. All the lenders suffered losses due to Mitchell's fraud. One home was sold at a discount. Another was sold in a foreclosure sale. A third was sold in a short sale.

"The Federal Housing Finance Agency Office of Inspector General (FHFA-OIG) carefully investigates allegations of mortgage fraud involving the government-sponsored enterprises, Fannie Mae and Freddie Mac," said Korey Brinkman, Special Agent in Charge of FHFA-OIG's Central Region. "We are proud to work with our partners in this investigation."

Mitchell pleaded guilty in April in U.S. District Court in St. Louis to one felony count of bank fraud.

In October 2023, Mitchell legally changed his name to Musa Muhammad.

The FBI and the Federal Housing Finance Agency Office of Inspector General investigated the case. Assistant U.S. Attorney Kyle Bateman prosecuted the case.

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