Press Release

Three Charlotte-Area Men Plead Guilty to Mortgage Fraud Scheme

Monday, November 16, 2026

For Immediate Release

U.S. Attorney's Office, Western District of North Carolina

CHARLOTTE, N.C. – U.S. Attorney Russ Ferguson announced today that Mark Scarrow, 53, of Huntersville, North Carolina, appeared in federal court and pleaded guilty to wire fraud for submitting false mortgage loan applications to a mortgage lending business. In related cases, Timothy Randolph Ingram, 56, of Fort Mill, South Carolina, and Gregory Harris, 57, of Charlotte, previously pleaded guilty to conspiracy to make false statements to a mortgage lending business.

According to filed plea documents, other court filings, and Scarrow, Harris, and Ingram's admissions during their plea hearings, from at least in or about 2021, through at least in or about 2023, Ingram, Harris, and Scarrow made false statements and reports in connection with loan applications for the purpose of influencing a mortgage lending business's lending decisions. Ingram, Harris, and Scarrow submitted, and caused to be submitted, to Mortgage Company A, false and misleading mortgage loan applications, together with false and misleading supporting documents, including false tax returns, and fabricated profit and loss statements, invoices, and CPA letters, which inflated loan borrowers' income and assets, all for the purpose of influencing Mortgage Company A to approve loans to borrowers. As a result, Mortgage Company A disbursed millions of dollars in loan proceeds at closings for the purchase of residential real estate, causing more than $280,000 in losses.

The conspiracy charge carries a maximum sentence of five years in prison. The wire fraud offense carries a maximum statutory sentence of 20 years in prison. The defendants have been released on bond. Sentencing dates have not been set.

In making the announcement, U.S. Attorney Ferguson thanked the Federal Housing Finance Agency, Office of Inspector General (FHFA-OIG), and the U.S. Department of Housing and Urban, Office of Inspector General (HUD-OIG) for their investigation of the case.

Assistant U.S. Attorney Caryn Finley is in charge of the prosecution.

On April 7, the Department of Justice announced the creation of the National Fraud Enforcement Division (Fraud Division). The Fraud Division is laser-focused on investigating

and prosecuting those who commit fraud against the American people. The Department's work to combat fraud supports President Trump's Task Force to Eliminate Fraud, a whole-of-government effort chaired by Vice President J.D. Vance to eliminate fraud, waste, and abuse within Federal benefit programs.

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