



U.S. Department of Justice



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**LEADER IN RESIDENTIAL MORTGAGE FRAUD SCHEME SENTENCED TO 57 MONTHS  
IN PRISON**

*Conspirators Used Other Individuals' Identities, False Income and Credit Information  
to Induce Lenders to Provide Home Mortgage Loans*

**Greenbelt**, Maryland – U.S. District Judge George J. Hazel sentenced Edgar Tibakweitira, a/k/a “Edgar Julian,” “Charles Edgar Tibakweitira,” and “Edgar Gaudious Tibakweitira,” age 46, of Severn, Maryland, today to 57 months in prison, followed by five years of supervised release, for conspiracy to commit wire fraud and aggravated identity theft, arising from a residential mortgage fraud scheme. Judge Hazel also ordered Tibakweitira to pay restitution of \$2,482,856.05.

Also today, Judge Hazel sentenced Nsane Phanel Ligate, age 43, of Ashburn, Virginia, to five months in prison, followed by five months of home detention as part of three years of supervised release for conspiracy to commit wire fraud, in connection with a separate, but related mortgage fraud scheme. Ligate was also ordered to pay restitution of \$352,091.82.

The sentences were announced by United States Attorney for the District of Maryland Rod J. Rosenstein; Special Agent in Charge Cary A. Rubenstein of the U.S. Department of Housing and Urban Development Office of Inspector General; Deputy Inspector General for Investigations Rene Febles of the Federal Housing Finance Agency Office of Inspector General; Special Agent in Charge Kathy Michalko of the United States Secret Service – Washington Field Office; John L. Phillips, Assistant Inspector General for Investigations, U.S. Department of the Treasury - Office of Inspector General; and Special Agent in Charge William Winter of U.S. Immigration and Customs Enforcement's (ICE) Homeland Security Investigations (HSI).

According to his plea agreement, from March 2007 to November 2008, Tibakweitira, who was a real estate agent, and his co-conspirators sought mortgages for properties at values in excess of the properties' actual market values. Tibakweitira recruited his wife Flavia Makundi, and others, including Mokorya Cosmos Wambura, Cane Mwiwaha and Annika Boas, to act as straw purchasers of homes.

Tibakweitira admitted that he procured inflated appraisals and created false addendums to the sales contracts requiring large amounts of loan proceeds to be disbursed for renovations or repairs. The defendants used stolen or false identities, false documents – including W-2 forms, earnings statements, and bank statements – and false credit information to induce lenders to provide residential mortgage loans to the straw buyers. Co-conspirator Carmen Johnson, through her company CJ Lending, created fictitious lines of credit for the straw buyers to fraudulently enhance their credit worthiness. Large amounts of the proceeds of the fraudulently obtained loans were disbursed from escrow accounts to Destiny Property Management, LLC and Destiny Property Management Company, which were shell companies owned by Tibakweitira, for repairs and renovations that were never made to the properties. These funds were paid to the defendants.

The defendants did not make or stopped making the mortgage payments and allowed the properties, including 10 properties located in Severna Park, Baltimore, Hyattsville and Silver Spring, to go into foreclosure.

As a result of the conspiracy, lenders provided over \$3.5 million for fraudulently obtained loans, which resulted in losses of almost \$2.5 million to the lenders, the Federal Housing Administration which insured some of the loans, and the Federal National Mortgage Corporation (“Fannie Mae”) and the Federal Home Loan Mortgage Corporation (“Freddie Mac”), who purchased some of the loans in the secondary mortgage market.

In the second scheme, between April and July 2008, real estate agent Nsane Phaniel Ligate conspired with Carmen Johnson and others in a similar mortgage fraud scheme involving two properties in Baltimore, resulting in losses to HUD and the lender of \$352,091.58.

Tibakweitira co-conspirators Flavia Makundi, age 43, of Severn Park, Maryland, Ayoub Luziga, age 36, of Bowie, Maryland, Raymond Abraham, age 48, of Silver Spring, Maryland, Mokorya Cosmas Wambura, age 42, of Takoma Park, Maryland, Abdallah Suleiman Kitwara, age 44, of Bowie, Maryland, pleaded guilty to their roles in the first scheme. Luziga was sentenced to 21 months in prison and ordered to pay restitution of \$999,726. Kitwara was sentenced to 15 months in prison and ordered to pay \$290,954 in restitution. Abraham was sentenced to 33 months in prison and ordered to pay \$999,726 in restitution. Makundi was sentenced to time served. Annika Boas, age 37, of Mount Rainier, Maryland, was convicted after trial. Boas was sentenced to 27 months in prison and ordered to pay restitution of \$511,147.

Ligate co-conspirators Cane Mwhava, age 44, of Bowie, Maryland, Larry Johnson, age 58, of Capital Heights, and Gladyness Silaa, age 36, of Bowie, Maryland also pleaded guilty to their roles in the second mortgage fraud scheme. Larry Johnson was sentenced to eight months in prison consecutive to the current sentence he is serving on an unrelated case and ordered to pay restitution of \$352,091. Silaa was sentenced to six months home detention and ordered to pay \$378,602 in restitution. Mwhava was sentenced to six months home detention and ordered to pay \$352,091 in restitution.

Carmen Johnson, age 48, of Gambrills, Maryland, was convicted after trial for her participation in both schemes. Johnson is scheduled to be sentenced on June 3, 2015 at 10:00 a.m.

The Maryland Mortgage Fraud Task Force was established to unify the agencies that regulate and investigate mortgage fraud and promote the early detection, identification, prevention and prosecution of mortgage fraud schemes. This case, as well as other cases brought by members of the Task Force, demonstrates the commitment of law enforcement agencies to protect consumers from fraud and promote the integrity of the credit markets. Information about mortgage fraud prosecutions is available [http://www.justice.gov/usao/md/priorities\\_financialfraud.html](http://www.justice.gov/usao/md/priorities_financialfraud.html).

Today’s announcement is part of efforts underway by President Obama’s Financial Fraud Enforcement Task Force (FFETF) which was created in November 2009 to wage an aggressive, coordinated and proactive effort to investigate and prosecute financial crimes. With more than 20 federal agencies, 94 U.S. Attorneys’ offices and state and local partners, it’s the broadest coalition of law enforcement, investigatory and regulatory agencies ever assembled to combat fraud. Since its formation, the task force has made great strides in facilitating increased investigation and prosecution of financial crimes; enhancing coordination and cooperation among federal, state and local authorities; addressing discrimination in the lending and financial markets and conducting outreach to the public, victims, financial institutions and other organizations. Over the past three fiscal years, the Justice Department has filed more than 10,000 financial fraud cases against nearly 15,000 defendants including more than 2,700 mortgage fraud defendants. For more information on the task force, visit [www.stopfraud.gov](http://www.stopfraud.gov).

United States Attorney Rod J. Rosenstein praised HUD-OIG, FHFA-OIG, Treasury OIG, U.S. Secret Service and HSI Baltimore for their work in the investigation. Mr. Rosenstein thanked Assistant U.S. Attorney Kristi N. O’Malley and Special Assistant U.S. Attorney Kevin Di Gregory, Investigative Counsel for the Federal Housing Finance Agency Inspector General, who prosecuted the case.