

Press Release

Two charged in mortgage fraud scheme involving falsified financial documents

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For Immediate Release

U.S. Attorney's Office, Southern District of Texas



HOUSTON – Two Houston-area residents have been indicted for allegedly submitting fraudulent financial documents to multiple mortgage lenders.

Tammi Hunnicutt, 64, made her initial appearance before U.S. Magistrate Judge Dena Palermo on October 2. Taylor Dickson, 33, pictured, made her initial appearance before U.S. Magistrate Judge Peter Bray on Oct. 15.

According to the now-unsealed 11-count indictment, Hunnicutt and Dickson allegedly participated in a scheme to defraud mortgage lenders from approximately October 2019 through September 2023. The indictment alleges they submitted loan applications supported by falsified pay stubs, W-2 forms and bank statements to misrepresent borrowers' employment and income and help them qualify for mortgage loans.

"Mortgage fraud undermines the integrity of our financial system and puts lenders, taxpayers, and legitimate homebuyers at risk," said U.S. Attorney Aaron F. Reitz. "The defendants allegedly created fraudulent financial documents to help borrowers obtain loans they might not otherwise qualify for. Our office will aggressively pursue those who

exploit the mortgage lending process for financial gain and work with our law enforcement partners to hold them accountable.”

“The Federal Housing Finance Agency Office of Inspector General vigorously investigates schemes to commit mortgage fraud, particularly those involving loan officers and other industry insiders who have a duty to conduct honest business,” said Special Agent in Charge Christopher Lane of the FHFA-OIG Central Region. “We are committed to working with the Department of Justice and our investigative partners to hold accountable participants in these schemes and are grateful to the United States Attorney’s Office for their support.”

“Tammi Hunnicutt and Taylor Dickson allegedly facilitated a scheme to help borrowers obtain FHA and conventional loans by creating false financial documents, including pay stubs, bank statements, and W2 forms. By misrepresenting borrowers’ financial qualifications, their actions exposed the FHA insurance program to approximately \$5,890,112.30 in potential losses,” said Special Agent in Charge Grant Permenter of the U.S. Department of Housing and Urban Development-Office of Inspector General. “HUD-OIG remains committed to protecting the integrity of HUD programs and will continue working closely with the U.S. Attorney’s Office and our law enforcement partners to hold accountable those who use fraud and deception to circumvent federal housing requirements.”

If convicted, each faces up to 20 years in prison and a possible maximum \$250,000 fine for conspiracy to commit wire fraud or wire fraud. They also face up to 30 years in prison and a possible \$1 million maximum fine for making false statements to a mortgage lending business.

FBI, FHFA-OIG, and HUD-OIG conducted the investigation. Assistant U.S. Attorney Rodolfo Ramirez and Special Assistant United States Attorney Shalimar Addy are prosecuting the case.

An indictment is a formal accusation of criminal conduct, not evidence. A defendant is presumed innocent unless convicted through due process of law.

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