



THE UNITED STATES ATTORNEY'S OFFICE
SOUTHERN DISTRICT *of* TEXAS

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Department of Justice

U.S. Attorney's Office

Southern District of Texas

FOR IMMEDIATE RELEASE

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Area residents charged in multi-layered fraud scheme

2 fugitives sought

HOUSTON – Six Houston individuals have been indicted for their participation in a multi-state scheme involving mortgage fraud, credit repair and government loan fraud, announced U.S. Attorney Jennifer B. Lowery. Authorities are seeking two others.

Leslie and ShyAnne Edrington, 65 and 29, respectively, are set for a detention hearing before U.S. Magistrate Judge Christina Bryan today at 11 a.m. Authorities also arrested Melinda Moreno Munoz, 40, and Elvina Buckley, 67, Friday, Feb. 18, after which they made their initial appearances in federal court.

Two others - Heather Ann Campos, 43, and David Lewis Best Jr., 58, also of Houston, are considered fugitives, and warrants remain outstanding for their arrest. Anyone with information about their whereabouts is asked to contact the U.S. Postal Inspection Service at 281-512-8525.

The 25-count indictment, returned Feb. 16, alleges all six participated in a multi-layered fraud scheme to defraud mortgage lending businesses, banks, Small Business Administration (SBA) and Federal Trade Commission (FTC).

They allegedly recruited clients for credit repair using company names of KMD Credit, KMD Capital and Jeff Funding, among others. The indictment alleges they "cleaned" their clients' credit histories by filing false identity theft reports with the FTC.

Campos was a mortgage broker and Buckley a realtor, while operating as a notary was the responsibility of Munoz, according to the charges. After fraudulently inflating client credit worthiness, the six individuals allegedly capitalized on the experience of Campos, Buckley and Munoz to fraudulently obtain credit cards, disaster loans and mortgages for themselves and their clients. The indictment alleges they were able to accomplish this through false statements and fake documents.

They maintained control of the properties purchased in their clients' names, according to the charges. The purpose, the indictment alleges, was for the purpose of building a real estate portfolio worth millions of dollars and enriching themselves with rental income.

If convicted, all face up to 30 years in federal prison and a possible \$1 million maximum fine.

The Federal Housing Finance Agency – Office of Inspector General (OIG), U.S. Postal Inspection Service, Housing and Urban Development – OIG and SBA – OIG with the assistance of the FTC – OIG and IRS - Criminal Investigation. Assistant U.S. Attorneys Kate Suh and Jay Hileman 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.

Topic(s):

Financial Fraud

Component(s):

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