



U.S. Department of Justice



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**THREE PRINCE GEORGE'S COUNTY DEFENDANTS INDICTED IN FORECLOSURE
PREVENTION FRAUD SCHEME**

*Conspirators Promised to Assist Distressed Homeowners Pay Their Mortgages, But Allegedly Did
Not Negotiate with the Homeowners' Lenders*

Greenbelt, Maryland – A federal grand jury returned an indictment late yesterday against Rene de Jesus de Leon, age 47, and his wife, Pedrina Rodriguez Bonilla, age 37, both of Silver Spring, Maryland, and Ana Maritza Gomez, age 43, of Hyattsville, Maryland, on charges arising from a residential mortgage fraud scheme.

The indictment was announced by United States Attorney for the District of Maryland Rod J. Rosenstein; Deputy Inspector General for Investigations Rene Febles of the Federal Housing Finance Agency Office of Inspector General (FHFA-OIG); Special Agent in Charge Cary A. Rubenstein of the U.S. Department of Housing and Urban Development Office of Inspector General (HUD-OIG); Chief Henry P. Stawinski of the Prince George's County Police Department; Postal Inspector in Charge Maria L. Kelokates of the U.S. Postal Inspection Service - Washington Division; and Chief J. Thomas Manger of the Montgomery County Police Department.

According to the 10-count indictment and court documents, from at least January 2011 to August 2015, the defendants told homeowners who wanted to modify their mortgage loans and prevent foreclosure of their homes that -- for an upfront fee, which was usually between \$2,000 and \$6,000, subsequent monthly payments and a back-end consulting fee -- the defendants could lower the homeowners' monthly payments and allow them to pay off their loans more quickly. The defendants told the victims to make monthly payments to the defendants and to companies they controlled, in lieu of to the homeowners' lenders, as part of a "principal reduction consulting program." The companies controlled by defendants were named Marketing Multiservices LLC and Innovative Solutions Services LLC.

According to the indictment and court documents, the conspirators mailed monthly invoices to the homeowner victims. Some of the victims paid Gomez in person each month at her residence, or a co-conspirator would go to the home of the victim to pick up the monthly payment. The defendants told the victims not to open any mail from their lenders and instead provide it to the conspirators. The indictment alleges, however, that the defendants did not negotiate with lenders of behalf of the homeowners.

According to the affidavit supporting the complaint against Bonilla and Gomez, one victim

who was actually current on his mortgage made payments to the program, in lieu of his lender, totaling approximately \$50,000, including the initial fee. The victim stopped making payments when he received a foreclosure notice from his lender. Another victim told investigators that she made payments to the program totaling at least \$20,000, but nevertheless was evicted from her house, had her cars towed, her dogs boarded and her belongings put on the front lawn.

The defendants face a maximum sentence of 20 years in prison for conspiring to commit mail and wire fraud, and 20 years in prison for each of nine counts of mail fraud. De Leon and Bonilla are currently detained. Initial appearances for the three defendants have not yet been scheduled.

An indictment is not a finding of guilt. An individual charged by indictment is presumed innocent unless and until proven guilty at some later criminal proceedings.

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/financial-fraud-and-identity-theft>.

Today's announcement is part of the efforts undertaken in connection with the President's Financial Fraud Enforcement Task Force. The task force was established 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. Since fiscal year 2009, the Justice Department has filed over 18,000 financial fraud cases against more than 25,000 defendants. For more information on the task force, please visit www.StopFraud.gov.

United States Attorney Rod J. Rosenstein commended the FHFA-OIG, HUD-OIG, Prince George's County and Montgomery County Police Departments, U.S. Postal Inspection Service and the Prince George's County State's Attorney's Office for their work in the investigation. Mr. Rosenstein thanked Assistant U.S. Attorney Kristi N. O'Malley and Special Assistant United States Attorney Jolie F. Zimmerman, who are prosecuting the case.