



THE UNITED STATES ATTORNEY'S OFFICE
DISTRICT *of* MARYLAND

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Department of Justice

U.S. Attorney's Office

District of Maryland

FOR IMMEDIATE RELEASE

Wednesday, March 9, 2022

**Indictment Charges Two Individuals, Including One Who
Posed as a Lawyer, with Wire and Mail Fraud Conspiracy
in Connection with Alleged Fraudulent Debt Elimination
Scheme**

**The Defendants Allegedly Led Fraudulent Debt Elimination Classes Meant to
Financially Defraud Victims and Obtain Their Personal Identifying
Information**

Greenbelt, Maryland – A federal grand jury has indicted Willie Lamont Hicks, age 50, of Rockville, Maryland, and Mary Ann Mendoza, age 49, of Kensington, Maryland, on federal charges of conspiracy to commit wire and wire fraud. The indictment was returned on December 22, 2021 and unsealed upon the defendants' arrests.

Hicks is scheduled to have an initial appearance in U.S. District Court in Greenbelt today at 12:00 p.m. before U.S. Magistrate Judge Charles B. Day. Mendoza was arrested in Rockville, Maryland and had her initial appearance in U.S. District Court in Maryland on January 12, 2022. U.S. Magistrate Judge Timothy J. Sullivan ordered that Mendoza be released under the supervision of U.S. Pretrial Services pending trial. Law enforcement arrested Hicks on January 14, 2022, in Plano, Texas. He was subsequently transported to Maryland for today's initial appearance.

The indictment was announced by United States Attorney for the District of Maryland Erik L. Barron; Special Agent in Charge Mark Higgins of the Mid-Atlantic Region- Federal Housing Finance Agency- Office of Inspector General; Sally Luttrell, Assistant Inspector General for Investigations, U.S. Department of the Treasury - Office of Inspector General; Montgomery County State's Attorney John McCarthy; and Chief Marcus Jones of the Montgomery County Police Department.

According to the four-count indictment, from October 2010 to September 2018, Hicks and Mendoza, who claimed to be husband and wife, held in-person trainings purporting to educate

victim-debtors on how to discharge consumer debt, including mortgage debt, credit card debt, and automobile financing debt. In connection with the debt elimination classes, Hicks allegedly stated that he was a lawyer and received education and training that he had not received.

During the debt elimination classes, Hicks and Mendoza allegedly told victims that on the back of their social security cards and birth certificates, there was a special bank account number with funds owed to the victims by the U.S. government. The defendants also allegedly informed the victim-debtors that they could create “trusts” into which they could transfer their assets without transferring any attendant consumer debt.

Specifically, the indictment alleges that through several interstate wire transfers in 2018, Mendoza and Hicks caused one victim to transfer more than \$100,000 from the victim’s bank account to a fraudulent corporate entity controlled by the defendants.

As stated in the indictment, the defendants and their co-conspirators offered to effectuate the discharge of the debt held by the victims for a fee equal to a percentage of the victim-debtors’ outstanding debt or asset purchase price through fraudulent corporate entities. Allegedly, the defendants accepted payment in the form of cash, wire transfers, personal and cashier’s checks, and the use of the victim-debtors’ credit.

The indictment further alleges that Hicks, Mendoza, and their co-conspirators used the victims’ personal identifying information without the knowledge or permission of the victims and provided participating victims with paperwork including trust documents, non-disclosure agreements, Internal Revenue Service form documents, and other materials that the defendants claimed were necessary for discharging debt.

The indictment continues to allege that Hicks, Mendoza, and their co-conspirators mailed paperwork to the victim-debtors’ creditors, lenders, and the Internal Revenue Service paperwork purporting to effectuate the discharge of the victim’s debts.

The defendants face a sentence of 20 years in prison for conspiracy to commit wire fraud and 20 years in federal prison for wire fraud.

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.

United States Attorney Erik L. Barron commended the Mid-Atlantic and Central Regions of the Federal Housing Finance Agency- Office of Inspector General; U.S. Department of the Treasury - Office of Inspector General; the United States Marshal Service of Texas, the Hinesville Police Department of Hinesville, Georgia, Queen Anne’s County Office of the Sheriff- Centreville, Maryland, and the United States Attorney’s Offices of Western District of North Carolina, Northern District of Georgia, Eastern District of Texas, and the Eastern District of Pennsylvania for their work in the investigation. Mr. Barron thanked Assistant U.S. Attorney Dana J. Brusca, who is prosecuting the case.

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Topic(s):

Financial Fraud

Component(s):

USAO - Maryland

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