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**EIGHTH DEFENDANT CONVICTED IN RESIDENTIAL
MORTGAGE FRAUD SCHEME**

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

Greenbelt, Maryland – A jury convicted Annika Boas, age 37, of Mount Rainier, Maryland on September 19, 2014, for conspiracy, wire fraud and making a false statement on a loan application, arising from a residential mortgage fraud scheme.

The conviction was announced by United States Attorney for the District of Maryland Rod J. Rosenstein; Special Agent in Charge Cary A. Rubenstein of the Housing and Urban Development Office of Inspector General - Office of Investigations; Acting Inspector General Michael P. Stephens 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 the evidence presented at her four day trial, from March 2007 to November 2008, Boas conspired with real estate agent Edgar Tibakweitira, Ayoub Luziga, with whom Boas was in a relationship, and others, to fraudulently secure residential mortgage loans by making false statements during the loan application and approval process. The conspirators used stolen or false identity information, false documents – including W-2 forms, earnings and banks statements – and false credit information to induce lenders to provide mortgage loans to straw purchasers, such as Boas and others recruited by Luziga and Tibakweitira. As part of the scheme, Tibakweitira inflated the sales price of the property by creating false documents for repairs and renovations that were never made. After the settlement, the conspirators divided up the cash received for the purported repairs.

Specifically, witnesses testified that the conspirators obtained the identity information of a least four individuals, without those individuals' knowledge or permission. According to witness testimony, Boas and other conspirators assumed the identities of these individuals and acted as straw buyers to obtain the loans used to purchase the properties. The evidence showed that Boas assumed the identity of one of the victims, using a North Carolina driver's license with the victim's name but Boas' photo, to pose as the victim at the settlement for two properties.

As a result of the conspiracy, Boas caused between \$400,000 and \$1 million in losses to federally-insured financial institutions.

“The United States Department of Housing and Urban Development, Office of the Inspector

General (HUD-OIG) investigates allegations of waste, fraud and abuse in HUD sponsored programs such as our FHA program,” said Special Agent in Charge Cary A. Rubenstein of HUD-OIG’s Mid-Atlantic Region. “This group, including several mortgage industry professionals, perpetrated a sophisticated mortgage fraud scheme designed to enrich themselves at the expense of lenders and the FHA Insurance Fund. The efforts that brought us this verdict demonstrate that when law enforcement is made aware of schemes that place the public and the FHA Insurance program at risk, we will commit the necessary resources to make sure the fraudsters are brought to justice and are no longer in a position to engage in fraud.”

Boas faces a maximum penalty of 30 years in prison for the conspiracy, for each of two counts of wire fraud, and for each of two counts of making a false statement on a loan application. U.S. District Judge George Jerrod Hazel has scheduled sentencing for Boas on January 7, 2015 at 9:00 a.m.

Co-conspirators Edgar Tibakweitira, a/k/a “Edgar Julian,” “Charles Edgar Tibakweitira,” and “Edgar Gaudious Tibakweitira,” age 46, of Severn, Maryland and Ayoub Luziga, age 35, of Bowie, Maryland, have pleaded guilty to their roles in the scheme and are scheduled to be sentenced on November 3, 2014 at 10:00 a.m. and November 24, 2014, at 11:30 a.m., respectively.

Five other conspirators have also pleaded guilty to their roles in the scheme, including: Tibakweitira’s wife Flavia Makundi, age 42, of Severn; Mokorya Cosmas Wambura, age 41, of Takoma Park, Maryland; Raymond Abraham, age 47, of Silver Spring, Maryland; Cane Mwihava and Abdallah Suleiman Kitwara, both age 43, of Bowie. Wambura was sentenced to five years in prison and Makundi was sentenced to time served. Mwihava is scheduled to be sentenced on October 14, 2014 at 1:00 p.m., Abraham is scheduled to be sentenced on October 27, 2014 at 11:30 a.m., and Kitwara is scheduled to be sentenced on December 2, 2014 at 9:00 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.

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.

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 DiGregory, Investigative Counsel for the Federal Housing Finance Agency Inspector General, who prosecuted the case.