



U.S. Department of Justice



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**CARMEN JOHNSON CONVICTED ON CHARGES RELATED TO TWO  
SEPERATE RESIDENTIAL MORTGAGE FRAUD SCHEMES**

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

**Greenbelt**, Maryland – A federal jury convicted Carmen Johnson, age 48, of Gambrills, Maryland, today on charges of conspiracy, wire fraud and making a false statement on a loan application, arising from two residential mortgage fraud schemes.

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 U.S. Department of Housing and Urban Development Office of Inspector General; Deputy Inspector General for Investigations Rene Febles 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 seven day trial, in the first scheme, which operated from March 2007 to November 2008, Johnson conspired with real estate agent Edgar Tibakweitira and others to fraudulently obtain residential mortgage loans by making false statements during the loan application and approval process. In the second scheme, witnesses testified that between April and July 2008 Johnson conspired with real estate agent Nsane Phaniel Ligate and others in a similar mortgage fraud scheme involving two properties in Baltimore.

Johnson owned and operated CJ Lending and its predecessor Able Estate & Company, which provided credit repair services. Witnesses testified that in both schemes Carmen Johnson reported to credit bureaus and provided her fellow co-conspirators with false credit histories showing backdated lines of credit that were used to convince lenders to give mortgage loans. As part of both schemes, Johnson's co-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. Johnson's co-conspirators also inflated the sales prices of the properties 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.

As a result of both schemes, losses to financial institutions totaled \$2,309,646.

Johnson faces a maximum sentence of 30 years in prison on each of two conspiracy counts; 30 years in prison for each of 12 counts of wire fraud affecting a financial institution; and 30 years in prison on each of 10 counts of false statement on a loan application. U.S. District Judge George Jarrod Hazel has scheduled sentencing for June 3, 2015, at 10:00 a.m.

Co-conspirators Edgar Tibakweitira, a/k/a “Edgar Julian,” “Charles Edgar Tibakweitira,” and “Edgar Gaudious Tibakweitira,” age 46, of Severn, Maryland, Flavia Makundi, age 42, of Severn Park, Maryland, Ayoub Luziga, age 35, of Bowie, Maryland, Raymond Abraham, age 48, of Silver Spring, Maryland, Mokorya Cosmas Wambura, age 42, of Takoma Park, Maryland, Abdallah Suleiman Kitwara, age 44, of Bowie, Maryland, have pleaded guilty to their roles in the first scheme. Luziga was sentenced to 21 months in prison and ordered to pay restitution of \$999,726. Kitwara was sentenced to 15 months in prison and ordered to pay \$290,954 in restitution. Abraham was sentenced to 33 months in prison and ordered to pay \$999,726 in restitution. Annika Boas, age 37, of Mount Rainier, Maryland, was convicted after trial and sentenced to 27 months in prison and ordered to pay restitution of \$511,147. Makundi was sentenced to time served. Tibakweitira is scheduled to be sentenced on March 23, 2015.

Nsane Phanuel Ligate, age 42, of Ashburn, Virginia, Cane Mwhava, age 43, of Bowie, Maryland, Larry Johnson, age 58, of Capital Heights, and Gladyness Silaa, age 36, of Bowie, Maryland have also pleaded guilty to their roles in the second mortgage fraud scheme. Larry Johnson was sentenced to eight months in prison consecutive to the current sentence he is serving on an unrelated case and ordered to pay restitution of \$352,091. Silaa was sentenced six months home detention and ordered to pay \$378,602 in restitution. Ligate and Mwhava are scheduled to be sentenced on March 16, 2015 and March 23, 2015, respectively.

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](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](http://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 Di Gregory, Investigative Counsel for the Federal Housing Finance Agency Inspector General, who are prosecuting the case.