



U.S. Department of Justice



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**CONSPIRATOR SENTENCED TO OVER 2 YEARS IN PRISON 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 – U.S. District Judge George Jerrod Hazel sentenced Annika Boas, age 37, of Mount Rainier, Maryland, today to 27 months in prison followed by five years of supervised release for conspiracy, wire fraud and making a false statement on a loan application, arising from a residential mortgage fraud scheme.

The sentence 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; 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 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 obtain 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.

Witnesses testified that the conspirators obtained the identity information of a least four individuals without their knowledge. 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 fraudulent 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 \$511,147.06 in losses to federally-insured financial institutions.

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. Luziga was sentenced to 21 months in prison and ordered to pay restitution of \$999,762. Tibakweitira awaits sentencing.

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 Mwhava and Abdallah Suleiman Kitwara, both age 43, of Bowie. Wambura was sentenced to five years in prison and ordered to pay restitution of \$434,867.65. Abraham was sentenced to 33 months in prison and ordered to pay restitution of \$999,762. Kitwara was sentenced to 15 months and ordered to pay restitution of \$290,954. Makundi was sentenced to time served. Mwhava is scheduled to be sentenced on March 23, 2015.

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 prosecuted the case.