



Department of Justice



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FLORIDA WOMAN SENTENCED FOR ROLE IN REVERSE MORTGAGE FRAUD SCHEME

WASHINGTON – A Miami title agent and former mortgage broker was sentenced today for her role in a reverse mortgage loan fraud scheme.

Acting Assistant Attorney General Mythili Raman of the Justice Department's Criminal Division, U.S. Attorney Wifredo A. Ferrer of the Southern District of Florida, and Special Agent in Charge Lester Fernandez of the U.S. Department of Housing and Urban Development, Office of Inspector General (HUD-OIG) made the announcement after sentencing by Senior Judge Richard W. Goldberg, sitting by designation in the Southern District of Florida.

Yesenia Pouparina, aka "Yesenia Campos," 42, was sentenced today to 46 months in prison, followed by three years of supervised release, and was ordered to pay \$207,810 in restitution. Pouparina was convicted in February 2013 of four counts of wire fraud and one count of mail fraud.

According to court documents and evidence presented at trial, Pouparina, a licensed title agent in the state of Florida, sought to obtain a reverse mortgage loan worth more than \$400,000 on her own property in the name of her mother, an individual who failed to meet the requirements of the Home Equity Conversion Mortgage (HECM) program. She submitted a false loan application and doctored records in support of that application, misrepresenting her mother's eligibility to participate in the program. Pouparina acted as the title agent for the loan and disbursed the loan proceeds directly to her own personal bank accounts. Pouparina also enriched herself by collecting fees generated by the loan, and further profited by using the loan proceeds in connection with her business as a hard-money lender in other mortgage deals.

Following Pouparina's conviction on the fraud counts, the jury also found forfeitable three bank accounts controlled by the defendant, which were seized by the government during the course of the investigation.

This case was investigated by HUD-OIG. Trial Attorney Sandra L. Moser of the Criminal Division's Fraud Section prosecuted the case with assistance from the U.S. Attorney's Office for the Southern District of Florida.

Today's conviction 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. attorney's offices and state and local partners, it is 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 2,900 mortgage fraud defendants. For more information on the task force, visit www.stopfraud.gov.

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