



Department of Justice

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**ALLEGED MORTGAGE FRAUDSTERS ARRESTED AT CLOSING TABLE;
FIRST COURT APPEARANCE SCHEDULED FOR LATER TODAY**

Borrower Using Stolen Identity In Million Dollar Mortgage Fraud Arrested By FBI

Atlanta, GA - A borrower allegedly using the stolen identity of a disabled retiree from Florida, attended the February 17, 2006 closing on a million dollar mortgage loan to refinance a property located at 940 Glengate Place in Atlanta. Although the borrower intended to walk away from this loan closing with approximately \$100,000 in cash, she departed in FBI handcuffs. Also arrested at the closing table was the former owner of the property who is alleged to have provided false employment and income to "qualify" the borrower for this loan.

United States Attorney David E. Nahmias said, "The sting operation which resulted in this arrest is an example of one of the tools now used by law enforcement to fight the Atlanta area mortgage fraud problem, which is one of the most severe in the country. Sting operations like this one should put mortgage fraudsters on notice that they can never be sure who is monitoring their criminal schemes. Fraudsters should understand that they may be spending their nights in jail rather than in the neighborhoods they have targeted."

FBI Special Agent In Charge Greg Jones said today, "The FBI is committed to continuing such investigative techniques until the mortgage fraud problem in this area is under control." Jones issued warnings to both prospective borrowers and sellers: "Prospective borrowers should be wary if offered money to purchase a property, as the borrower is generally required to make a down payment from their own funds at closing, not to be paid to make the loan, no matter how that payment is characterized. Sellers should refuse if asked to raise their asking price while agreeing to accept a lesser price, because this is the way property values are artificially inflated to obtain excess loan proceeds for payments to the borrower and others involved in the fraud scheme."

According to United States Attorney Nahmias and the documents and information presented in court: A Criminal Complaint charges the borrower, now identified as DONNA JUNE BAKER, 60, of Kalamazoo, Michigan, with attempting to commit bank fraud by allegedly using a stolen identity with a false address, employment, assets and

liabilities to obtain a million dollar mortgage “re-finance” loan from First National Bank of Arizona. BAKER allegedly used the name and social security number of a permanently disabled retiree, who is actually living on social security and a small pension in Florida.

The complaint alleges BAKER, using the identity of the retiree, claimed that her income was \$23,500 a month to the mortgage lender. According to the complaint, this million dollar property had been originally purchased using the same stolen name and social security number in September 2005 from BAKER’s niece, LANAMASHA WESALANDA MIXON-HAMPTON, 30, of Atlanta, who was also arrested at the closing table, and is also charged in a Criminal Complaint.

MIXON-HAMPTON, although having sold the property in September 2005, still lives at 940 Glengate Place in Atlanta. She is charged with conspiring with BAKER to commit bank fraud by allegedly claiming to be the employer of the borrower and confirming the false \$23,500 monthly income and other assets needed to qualify for the million dollar re-finance loan.

According to the Criminal Complaint, MIXON-HAMPTON also drove to the closing with BAKER in a 2006 Dodge Charger, which MIXON-HAMPTON purchased in December 2005 with a fraudulent \$44,000 Bank of America loan in the same stolen identity as used for the mortgage loans.

Both defendants will have an initial appearance and bond hearing before Magistrate Judge Linda T. Walker later today.

This case is being investigated by Special Agents of the Federal Bureau of Investigation.

Members of the public are reminded that the criminal complaints contain only allegations. A defendant is presumed innocent of the charges, and the government bears the burden at trial of proving a defendant's guilt beyond a reasonable doubt.

This case is being investigated by the FBI.

Assistant United States Attorney Gale McKenzie is prosecuting the case.

For further information please contact David E. Nahmias (pronounced NAH-me-us), United States Attorney or William L. McKinnon, Chief, Economic Crime and Cybercrime, through Patrick Crosby, Public Affairs Officer, U.S. Attorney's Office, at (404) 581-6016. The Internet address for the HomePage for the U.S. Attorney's Office for the Northern District of Georgia is <http://www.usdoj.gov/usao/gan/>.