



U.S. Department of Justice



United States Attorney  
District of Maryland

Rod J. Rosenstein  
United States Attorney

Vickie E. LeDuc  
Public Information Officer

36 South Charles Street  
Fourth Floor  
Baltimore, Maryland 21201

410-209-4800  
TTY/TDD: 410-962-4462  
410-209-4885  
FAX 410-962-3091  
[Vickie.LeDuc@usdoj.gov](mailto:Vickie.LeDuc@usdoj.gov)

**June 13, 2013**  
**FOR IMMEDIATE RELEASE**  
[www.justice.gov/usao/md](http://www.justice.gov/usao/md)

**Contact AUSA VICKIE E. LEDUC or  
MARCIA MURPHY at (410) 209-4885**

**SIX DEFENDANTS INDICTED IN CONSPIRACY INVOLVING MORTGAGE FRAUD  
LOSSES OF OVER \$1 MILLION**

*Realtor and Co-Conspirators Allegedly Used Stolen Identities and False Employment and Credit Histories to Induce Lenders to Provide Over \$3.5 Million in Home Mortgage Loans*

**Greenbelt**, Maryland – A federal grand jury has indicted six defendants in a mortgage fraud conspiracy in which lenders provided over \$3.5 million for fraudulently obtained loans:

Edgar Tibakweitira, a/k/a “Edgar Julian,” “Charles Edgar Tibakweitira,” and “Edgar Gaudious Tibakweitira,” age 44, of Severn, Maryland;  
Flavia Makundi, age 41, of Severn, Maryland;  
Carmen Johnson, age 46, of Gambrills, Maryland;  
Mokorya Cosmas Wambura, age 40, of Mount Ranier, Maryland;  
Cane Mwhava, age 42, of Bowie, Maryland; and  
Annika Boas, age 36, of Mount Ranier, Maryland.

The indictment was returned on June 10, 2013, and the last defendant, Wambura, was arrested today.

The indictment was announced by United States Attorney for the District of Maryland Rod J. Rosenstein; Inspector General David A. Montoya, U.S. Department of Housing and Urban Development; Inspector General Steve A. Linick of the Federal Housing Finance Agency Office of Inspector General; Special Agent in Charge Thomas J. Kelly of the Internal Revenue Service - Criminal Investigation, Washington, D.C. Field Office; Special Agent in Charge David Beach of the United States Secret Service – Washington Field Office; Brian Crane, 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 21 count indictment, Tibakweitira was a real estate agent for Century 21 Advantage Realty and its successor, Elite Real Estate Group. Tibakweitira recruited his wife Makundi, and others, including Wambura, Mwhava and Boas, to act as straw purchasers of homes. Johnson owned CJ Lending and Able Estate & Company which provided credit repair services.

The indictment alleges that from March 2007 to November 2008, the defendants sought

mortgages for properties at values in excess of the properties' actual market values. Tibakweitira allegedly procured inflated appraisals and created false addendums to the sales contracts requiring large amounts of loan proceeds to be disbursed for renovations or repairs. The defendants allegedly used stolen or false identities, false documents – including W-2 forms, earnings statements, and bank statements – and false credit information to induce lenders to provide residential mortgage loans to the straw buyers. Large amounts of the proceeds of the fraudulently obtained loans were allegedly disbursed from escrow accounts to Destiny Property Management, LLC and Destiny Property Management Company, which were shell companies owned by Tibakweitira, for repairs and renovations that were never made. These funds were in turn paid to the defendants. The defendants did not make or stopped making the mortgage payments and allowed the properties, including 10 properties located in Severna Park, Baltimore, Hyattsville and Silver Spring, to go into foreclosure.

The indictment alleges that as a result of the conspiracy, lenders provided over \$3.5 million for fraudulently obtained loans, which resulted in losses of over \$1 million to the lenders, the Federal Housing Administration which insured some of the loans, and the Federal National Mortgage Corporation (“Fannie Mae”) and the Federal Home Loan Mortgage Corporation (“Freddie Mac”), who purchased some of the loans in the secondary mortgage market.

All of the defendants face a maximum sentence of 30 years in prison and a \$1 million fine for the conspiracy and wire fraud; and a mandatory minimum of two years for aggravated identity theft consecutive to any other sentence. The defendants have had their initial appearances in federal court in Greenbelt. Tibakweitira, Makundi and Boas are currently detained and Johnson and Mwiava were released. A hearing is scheduled later today for Wambura regarding his detention.

An indictment is not a finding of guilt. An individual charged by indictment is presumed innocent unless and until proven guilty at some later criminal proceedings.

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 [www.justice.gov/usao/md/Mortgage-Fraud/index.html](http://www.justice.gov/usao/md/Mortgage-Fraud/index.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, IRS-Criminal Investigation and Baltimore HSI 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 are prosecuting the case.