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**SIX DEFENDANTS INDICTED IN \$4.5 MILLION MORTGAGE FRAUD SCHEME**

*Defendants Used Sanford Title Services and Shell Companies to  
Fraudulently Disburse Settlement Proceeds to Themselves*

**Baltimore**, Maryland - A federal grand jury has indicted six defendants for conspiracy in a \$4.5 million mortgage fraud scheme:

Bonnie Kathleen Kreamer, a/k/a "Bonnie Meehan," age 47, of Riva, Maryland;  
Niesha Williams, age 33, of Fort Washington, Maryland;  
Rhonda Scott, age 51, of Oxon Hill, Maryland;  
Emeka Udeze, age 37, of Bowie, Maryland;  
Demetrius Peete, age 45, of Manassas, Virginia; and  
Gregory Green, age 49, of Waldorf, Maryland.

The indictment was returned on December 18, 2012 and unsealed today upon the arrests of Kreamer, Peete and Green.

The indictment was announced by United States Attorney for the District of Maryland Rod J. Rosenstein; Special Agent in Charge Stephen E. Vogt of the Federal Bureau of Investigation; Special Agent in Charge Gene E. Morrison, Washington Field Office, U.S. Department of Justice Office of the Inspector General; Howard County Police Chief William McMahan; Special Agent in Charge Robert Jasinski of the United States Secret Service – Baltimore Field Office; and Howard County State's Attorney Dario Broccolino.

The indictment alleges that Kreamer worked at Sanford Title Services LLC located at 8900 Snowden River Parkway, Columbia, Maryland. In 2002, her Maryland license to issue title insurance policies was revoked. From June 2008 to January 2010, Kreamer, Williams, Scott, Udeze and Peete allegedly arranged for individuals, including Green, to buy and sell real estate so they could improperly obtain money from the transactions. Kreamer, Williams, Scott, Udeze and Peete are alleged to have created multiple versions of settlement statements to deceive lenders, lien holders, buyers and sellers; and arranged for proceeds from mortgage transactions to be disbursed to shell companies created by the defendants in order to disguise that the money was really for their benefit.

Kreamer and Sanford Title failed to make required disbursements of settlement funds to pre-existing lien holders, funneling the money instead to themselves.

According to the indictment, Green, a former contract specialist with the Office of Justice Programs, U.S. Department of Justice, agreed to make false representations to lenders when applying for real estate loans, in return for secretly receiving a portion of the real estate proceeds to use as a down payment and for the monthly mortgage payments.

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).

The defendants face a maximum sentence of 20 years in prison and a \$250,000 fine for the conspiracy. An initial appearance has been scheduled today at 3:30 p.m. in U.S. District Court in Baltimore for Kreamer, Peete and Green.

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.

United States Attorney Rod J. Rosenstein praised the FBI, Department of Justice - OIG, Howard County Police Department, Secret Service and Howard County State's Attorney's Office for their work in the investigation. Mr. Rosenstein thanked Special Assistant United States Attorney Colleen McGuinn assigned to this case from the Howard County States Attorney's Office for assisting in this case, and Assistant United States Attorney Harry Gruber, who is prosecuting the case.