



*United States Attorney
District of New Jersey*



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**DOCUMENT FORGER PLEADS GUILTY TO
ROLE IN MORTGAGE FRAUD SCHEME**

TRENTON, N.J. – Maria Lourdes Sousa pleaded guilty today to conspiring to commit mortgage fraud, admitting that she made false documents that were to be used to secure a fraudulent mortgage loan, United States Attorney Paul J. Fishman announced.

Sousa, 57, of Paterson, N.J., was originally charged in June 2010 as part of a coordinated mortgage fraud takedown in which 28 defendants were charged for their alleged roles in various mortgage fraud schemes in northern New Jersey.

The defendant entered her guilty plea, to an Information charging her with conspiracy to commit wire fraud, before United States District Judge Freda L. Wolfson in Trenton federal court.

According to documents filed in this case and statements made during the defendant's and co-conspirators' guilty plea proceedings:

In August 2009, Sousa's co-conspirator Edivaldo dos Santos asked a loan officer at a New Jersey mortgage company to act as loan officer on a real estate transaction in which a prospective purchaser would obtain property and cash back at closing. The prospective purchaser was not qualified to obtain the loan he sought.

In October 2009, Sousa met with dos Santos and a cooperating witness to discuss providing false documents to support the loan application. The cooperating witness later ordered false pay stubs from Sousa and false W-2 forms from her sister, Rosa Damasceno. Sousa created fraudulent pay stubs that showed falsely inflated income for the prospective purchaser to help him get the loan, and received payment for the phony documents from the cooperating witness.

At sentencing, Sousa faces up to 20 years in prison and a fine of \$250,000 or twice the gross gain or loss from the conspiracy. Sentencing is currently scheduled for February 25, 2011.

Dos Santos and Damasceno pleaded guilty last week to their roles in the conspiracy and are scheduled to be sentenced on February 16, 2011.

U.S. Attorney Fishman praised agents of the FBI, under the direction of Special Agent in Charge Michael B. Ward in Newark, and the Hudson County Prosecutor's Office, under the

direction of Prosecutor Edward J. De Fazio, for their work leading the investigation of this case. He also credited the other members of the Mortgage Fraud Task Force, including the U.S. Department of Housing and Urban Development Office of Inspector General, the Internal Revenue Service, the United States Secret Service, and United States Postal Inspection Service for their important contributions to the investigation. U.S. Attorney Fishman also thanked the Department of Homeland Security's Customs and Border Protection and U.S. Citizenship and Immigration Services; the U.S. Social Security Administration; and the New Jersey Attorney General's Office for their assistance.

The government is represented by Assistant U.S. Attorneys Christine Magdo and Charlton A. Rugg of the U.S. Attorney's Office Economic Crimes Unit in Newark.

This case was brought in coordination with President Barack Obama's Financial Fraud Enforcement Task Force. President Obama established the interagency Financial Fraud Enforcement Task Force to wage an aggressive, coordinated, and proactive effort to investigate and prosecute financial crimes. The task force includes representatives from a broad range of federal agencies, regulatory authorities, inspectors general, and state and local law enforcement who, working together, bring to bear a powerful array of criminal and civil enforcement resources. The task force is working to improve efforts across the federal executive branch, and with state and local partners, to investigate and prosecute significant financial crimes, ensure just and effective punishment for those who perpetrate financial crimes, combat discrimination in the lending and financial markets, and recover proceeds for victims of financial crimes.

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Defense counsel: Melvin Greenberg, Esq., Newark, N.J.