



Department of Justice

United States Attorney Nicholas A. Klinefeldt
Southern District of Iowa

FOR IMMEDIATE RELEASE
Friday, April 12, 2013
<http://www.justice.gov/usao/ias/>

CONTACT: Kevin VanderSchel
(515) 473-9300
kevin.vanderschel@usdoj.gov

Four Des Moines Area Defendants Plead Guilty in Connection with Mortgage Fraud

Two Defendants admit their involvement in “free house” mortgage fraud scam.

DES MOINES, IA – United States Attorney Nicholas A. Klinefeldt announced today that four individuals have plead guilty to offenses relating to mortgage fraud schemes.

On April 10, 2013, Jamie Bowers-Danielson, age 35, and Matthew Danielson, age 35, both of Ankeny, pled guilty to bank fraud, in connection with a mortgage fraud scheme to obtain a “free house” in Ankeny, Iowa.

According to the written plea agreement, Matthew Danielson provided false information, including misrepresenting his marital status as single, to the mortgage lender. The purpose of providing the false information was to obtain a mortgage despite his lack of credit worthiness and to deceive the lender into failing to obtain his wife, Jamie Bowers- Danielson’s, signature on the mortgage, which resulted in the mortgage being voided. Jamie Bowers-Danielson admitted that she submitted false documentation to the loan originator as part of the scheme.

Jamie Bowers-Danielson also pled guilty to conspiracy to commit bank fraud. Bowers-Danielson used her position as a loan originator to help herself, and others qualify for mortgage loans through fraudulent means. This included submitting false and misleading statements and documents to mortgage lenders and banks for the purpose of obtaining loans for herself and other borrowers for which they should have not qualified.

On April 12, 2013, Bobbi Jo Wojewoda, age 43, of Grimes, pled guilty to the same conspiracy to commit bank fraud count. Bobbi Jo Wojewoda used her position as an apprentice appraiser to prepare appraisals with inflated values to help herself, and others qualify for mortgage loans. Bobbi Jo Wojewoda also failed to disclose material conflicts of interest to the mortgage lender when she performed appraisals on her own home and homes where she was the real estate agent.

Wade Charles Wojewoda, age 45, of Grimes, pled guilty on April 12, 2013, to receipt of proceeds obtained under false pretenses, related to the purchase of his and his wife, Bobbi Jo Wojewoda's, home in 2003.

All four individuals entered their pleas before Chief Judge James E. Gritzner of the United States District Court. Judge Gritzner scheduled a sentencing date of July 26, 2013, for Jamie Bowers-Danielson and Matt Danielson; and a sentencing date of July 31, 2013, for Bobbi Jo Wojewoda and Wade Charles Wojewoda. All four defendants remain released on conditions pending sentencing.

Conspiracy to commit bank fraud and bank fraud are punishable by a term of imprisonment of up to 30 years and a fine of up to \$1 million. Receipt of proceeds obtained under false pretenses is punishable by a term of imprisonment of up to one year and a fine of up to \$100,000.

This case was investigated by the Federal Bureau of Investigation and prosecuted by the United States Attorney's Office for the Southern District of Iowa.

#