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Department of Justice

U.S. Attorney's Office

Northern District of Ohio

FOR IMMEDIATE RELEASE

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Toledo woman charged for home loan-modification scheme

A two-count criminal information was filed charging Toledo woman with participating a fraudulent home loan modification conspiracy, said Steven M. Dettelbach, United States Attorney for the Northern District of Ohio.

Constance Canary, 52, was charged with one count of conspiracy to commit mail fraud and one count of mail fraud.

Canary operated a purported loan-modification operation called Making Home Affordable USA (MHAUSA) from March 2012 through April 2013. The business was primarily located at 120 10th Street in Toledo and used other names, including Federal Home Savings Solutions, National Mortgage Relief Center and others, according to the information.

Canary was a sales agent at the company. As part of her job, she contacted homeowners in need of loan modifications and encouraged them to participate in the company's "Home Saver Program" in which they were told to stop paying their mortgages and instead pay a percentage to MHAUSA to demonstrate they could reliably make reduced monthly payments. The participants were also told there was a flat fee, between \$495 and \$795, for the service, according to the information.

Canary deposited these monies into an account at Bank of America and spent the money on the scheme's expenses and made cash withdrawals from the account, according to the information.

If convicted, the defendant's sentence will be determined by the Court after reviewing factors unique to this case, including the defendant's prior criminal record, if any, the defendant's role in the offense and the characteristics of the violation. In all cases the sentence will not exceed the statutory maximum and in most cases it will be less than the maximum.

The investigating agencies in this case were the Federal Bureau of Investigation's Toledo Office and the U.S. Department of Housing and Urban Development -- Office of Inspector General. The case is being handled by Assistant United States Attorney Gene Crawford.

An information is only a charge and is not evidence of guilt. Defendants are entitled to a fair trial in which it will be the government's burden to prove guilt beyond a reasonable doubt.

Topic(s):

Mortgage Fraud

Component(s):

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