



RICHARD A. BROWN
DISTRICT ATTORNEY

**DISTRICT ATTORNEY
QUEENS COUNTY**
125-01 QUEENS BOULEVARD
KEW GARDENS, NEW YORK 11415-1568
718-286-6000

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CONTACT: KEVIN RYAN
HELEN PETERSON
MERIS CAMPBELL
(718) 286-6315

D.A. BROWN: FEDERAL EMPLOYEE AND THREE OTHERS
CHARGED IN \$500,000 MORTGAGE SCHEME

Allegedly Provided Illegal Alien With Social Security Number, Used "Straw Buyer" To "Wash" Title and Stole Identity of Dead Woman to Take Out \$500,000 in Mortgage Loans

Queens District Attorney Richard A. Brown, joined by Police Commissioner Raymond W. Kelly, Special Agent in Charge of the United States Social Security Administration's Office of Inspector General Edward J. Ryan and New York State Department of Motor Vehicles Commissioner David J. Swarts, today announced that a federal employee has been charged with tampering with government computers to unlawfully create a social security account for an individual in the country illegally as part of a mortgage fraud scheme in which the employee and three other individuals artificially inflated the price of a Queens house by "flipping" the property before stealing the personal identity of a dead Queens woman to fraudulently take out nearly \$500,000 in mortgage loans on the property

District Attorney Brown said, "Mortgage fraud and identity fraud are two of the fastest-growing white-collar crimes in the country today, costing billions of dollars in losses to consumers, businesses and financial institutions. In this particular case, the defendants are accused of sucking hundreds of thousands of dollars in equity out of a Queens house through financial chicanery before walking away and allowing the property to fall into foreclosure."

Special Agent in Charge Edward J. Ryan, Office of the Inspector General, Social Security Administration stated, "This investigation demonstrates the seriousness with which the Social Security Administration, Office of the Inspector General, responds to allegations of employee fraud and misuse of SSA's confidential information. The fact that the percentage of employees involved in fraud is very low, speaks well of SSA's firm commitment in protecting SSA information. Every SSA employee has the special responsibility to be the guardian of SSA information and to protect its confidentiality. There is nothing more egregious than a colleague who has violated the sanctity and trust placed upon them as a member of the SSA community. We are pleased with the multi-agency effort that resulted in these arrests, particularly the efforts of the Queens County District Attorney's Office."

New York State Department of Motor Vehicles Commissioner Swarts said, "The criminal conduct of people who attempt to defraud our government create a substantial risk to the public and this behavior will not be tolerated. It is especially egregious when a government employee, who is charged with protecting our citizens and their privacy, is involved. I applaud and support the cooperative efforts of law enforcement agencies across the state to promote public safety, identify fraudulent documents and deter criminal activity."

The District Attorney identified the defendants as Seerojnie Mohan, 40, of 10 Bass Pond Drive in Roslyn, Long Island, and Carolyn Dixon, 49, of 110-18 153rd Street, Doodnath Siewsanter, 48, of 94-18 114th Street and Ramesh Hardial, 43, of 196-21 90th Avenue, all of Queens. The four defendants were arraigned today before Queens Criminal Court Judge Ira Margulies on charges of second-degree grand larceny, second-degree forgery, first-degree tampering with public records, first-degree identity theft, computer trespass, first-degree falsifying business records and first-degree offering a false instrument for filing. The defendants Dixon and Mohan were ordered held on \$50,000 bail, and the defendants Siewsanter and Hardial were released on their own recognizance. The defendants, who each face up to fifteen years in prison if convicted, were ordered to return to court on November 30, 2007.

District Attorney Brown said that, according to the criminal complaint, Carolyn Dixon, who was employed by the U.S. Social Security Administration (SSA) at its Jamaica, Queens, office, accessed the SSA database on August 11, 1999, and unlawfully generated a social security card for Travis Stephens, who was born in Trinidad and had illegally entered the United States. On July 19, 2002, Stephens allegedly used the social security number to purchase and secure a mortgage for a house located at 110-45 156th Street in Jamaica, Queens. The following year, Dixon allegedly approached Balkarran Singh and asked him to purchase the 156th Street house, advising him that she lived at the address and that the property was in foreclosure. Mr. Singh allegedly agreed to purchase the property for Dixon, who would continue to reside at the property and pay the monthly mortgage payments.

The District Attorney said that the complaint further alleges that Mr. Singh appeared on November 26, 2003, at a Queens realty office, at which Dixon and Stephens – whom Dixon introduced as her nephew – were also present. Dixon allegedly produced a social security card and driver's license for Stephens, after which Mr. Singh purchased the 156th Street property with a \$360,000 mortgage he had secured through First National Bank of Arizona. Later, an examination of the bank records by investigators allegedly revealed that the driver's license produced by Dixon for Stephens was forged – in that the client ID did not match the name.

According to the complaint, when Dixon began to default on the mortgage payments and ruin Mr. Singh's credit, Mr. Singh repeatedly asked Dixon to transfer the property out of his name. Thereafter, in May 2006, Dixon allegedly advised Mr. Singh that she had a buyer for the house. On May 25, 2006, Mr. Singh met Dixon and co-defendant Mohan at a realty office, located at 122-01 Liberty Avenue in Queens, at which time the 156th Street property was transferred from Mr. Singh's name to that of Marleen Manragh, who was not present at the closing. A subsequent examination of the business records of Fremont Investment and Loan indicated that two mortgages had been secured in the name of Marleen Manragh for \$445,000 and that the records included a forged New Jersey driver's license in Ms. Manragh name, an employment verification letter from co-defendant Siewsanekar at A-1 Cleaning and a residency verification letter from co-defendant Hardial. In fact, Ms. Manragh had died on April 30, 2006, had never been employed by A-1 Cleaning, nor had she ever rented property from Hardial – Mohan's brother.

It is further alleged that Siewsanekar admitted to signing the employment verification letter at the behest of co-defendant Mohan – who is a broker and the owner of Elegant Funding, located at 122-01 Liberty Avenue – who told him that a friend of hers by the name of Marleen Manragh wanted to purchase a house and needed employment verification.

According to Fremont Investment and Loan, the outstanding mortgage on the 156th Street property are valued at \$500,886.

The investigation was conducted by Special Agent John Perez of the United States Social Security Administration, Office of the Inspector General, under the supervision of Assistant Special Agents in Charge Scott Johnson and John F. Grasso; Detective Carolyn Shabunia of the NYPD's Identity Theft Squad, under the supervision of Sergeant William Planetta, and Lieutenant Ruperto Aguillar and Captain Gregory Antonsen; Investigators from the New York State Department of Motor Vehicles, Division of Field Investigations; and by members of the District Attorney's Detective Bureau, under the supervision of Sergeant John W. Kenna and Lieutenant Robert J. Burke, and under the overall supervision of Chief Investigator Lawrence J. Festa and Deputy Chief Investigator Albert D. Velardi.

Assistant District Attorney Purvi Patel, of the District Attorney's Economic Crimes Bureau, is prosecuting the case under the supervision of Gregory Pavlides, Bureau Chief, and Christina Hanophy, Deputy Bureau Chief, and the overall supervision of Executive Assistant District Attorney Peter Crusco and Deputy Executive Assistant District Attorney Linda Cantoni of the Investigations Division.

It should be noted that a criminal complaint is merely an accusation and that a defendant is presumed innocent until proven guilty.

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