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D.A. BROWN: MANAGER OF QUEENS MORTGAGE COMPANY
ARRAIGNED ON CHARGES IN IDENTITY FRAUD SCHEME

*Allegedly Stole Identity of Another Employee's Relative to Take Out \$1.3 Million in Mortgage Loans
And Stole Identity of Four Individuals to Obtain Unauthorized Credit Cards*

Queens District Attorney Richard A. Brown today announced that the branch manager of a Jackson Heights mortgage company has been charged with stealing the personal identity of a 44-year-old Queens man to fraudulently take out \$1.3 million in mortgage loans on two properties and, with the assistance of another company employee, stealing the personal identity of four other individuals to fraudulently obtain multiple credit cards in their names.

District Attorney Brown said, "Identity theft is a financial plague afflicting millions of victims and costing billions of dollars in losses to consumers, business and financial institutions. In this particular case, it is alleged that the victims went to the defendants' mortgage company to apply for mortgages and, in the process, turned over personal identifying information – including their names, date of births and social security numbers. In four instances, the victims declined to proceed with their applications, stating they were too expensive. Little did they suspect how much money their trip to the mortgage company would actually cost them."

District Attorney Brown identified the defendants as Jacob Milton (a.k.a. Sabbirul Haque Talukder and Mohammed Saber), 41, and Shamsun N. Nira (a.k.a. Nira Niru, Nira Rabbany and Monihhah Khatun), 37, both of 77 Hickory Road in Port Washington, Long Island, and employees of Griffin Mortgage Co., located at 72-32 Broadway in Jackson Heights.

The defendants were arraigned last night before Queens Criminal Court Judge Ira Margulis on criminal complaints variously charging them with first-, second, third- and fourth-degree grand larceny, second-degree attempted grand larceny, second-degree criminal possession of a forged instrument, first-, second- and third-degree identity theft, first-degree falsifying business records, first-degree scheme to defraud, second-degree criminal impersonation and third-degree unlawful possession of personal identification information. Milton, who faces up to 25 years in prison if convicted, was ordered held without bail and Nira, who faces up to seven years in prison if convicted, was ordered held on \$500,000 bail. Both defendants are scheduled to return to court on October 30, 2007.

District Attorney Brown said that, according to the criminal charges, Marya Macias, while working for the defendant Milton between April 2006 and June 2007, went with her husband, Juan Carlos Alvarez,

to Griffin Mortgage to meet with Milton and apply for a mortgage. In the process of filling out an application, Milton requested and received personal identifying information from the couple, including their names, dates of birth, social security numbers and other personal identifying information needed to file for mortgages. On October 2, 2007, Mr. Alvarez reviewed his credit reports through the three major credit reporting agencies and discovered that his home address had allegedly been changed without his permission to 8 North Fifth Street in Deer Park, Long Island – an address the defendant Milton had listed for a 2006 Mercedes Benz ML35 he drove.

The District Attorney said that it is further alleged that Mr. Alvarez had referred his sister, Lorena Alvarez and her husband, Hector Sandoval, 44, to Milton for a mortgage. On October 9, 2007, Mr. Sandoval received a credit report which revealed that, without his knowledge, his home address had also been changed to the Deer Park address and that he held \$1.3 million in mortgages on two additional properties – one at 156-17 110th Avenue in Queens and the other at 371 Arlington Avenue in Brooklyn. A review of New York City Department of Finance records revealed that the Queens house had sold for \$625,000 and the Brooklyn house for \$685,000. In executing a court-authorized search warrant at Griffin Mortgage on October 15, 2007, it was discovered that the mortgage application that Lorena Alvarez and Hector Sandoval had filled out had been allegedly altered by taping an address – 78-02 162nd Street in Fresh Meadows – over Ms. Alvarez's true address. The fraudulent mortgage application – which had not yet been filed – was in the amount of \$675,000.

The District Attorney said that it is additionally alleged that Milton and the defendant Nira stole the identities of three Queens residents and a Bronx resident who had met with Milton at Griffin Mortgage Co., and applied for mortgages. In all four instances, the victims filled out applications and provided their personal identifying information but then declined to proceed with the applications, citing them as too expensive. Thereafter, the four victims allegedly began receiving bills from various stores – such as Home Depot, Lord & Taylor, Victoria's Secret – at which they did not have accounts. In all, more than \$15,700 worth of merchandise was allegedly billed to the fraudulent accounts by the defendants. In at least two instances, it is alleged that the defendants opened Home Depot accounts using an Ohio driver's license which, according to that state's motor vehicle records, does not exist.

The investigation, which is ongoing, is being conducted by detectives assigned to the 115th Precinct's Detective Squad.

Senior Assistant District Attorney Neil F. Gitin, of the District Attorney's Economic Crimes Bureau, is prosecuting the case under the supervision of Assistant District Attorney Gregory C. Pavlides, Bureau Chief, and Christina Hanophy, Deputy Bureau Chief, and the overall supervision of Executive Assistant District Attorney for Investigations Peter A. Crusco and Deputy Executive Assistant District Attorney Linda M. Cantoni.

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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Note to Editors: Press release e-version posted at www.queensda.org.