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**LOAN OFFICER CONVICTED IN IDENTITY THEFT FRAUD SCHEME**

*Stole Identity of Former Client To Purchase \$589,000 Property*

Queens District Attorney Richard A. Brown today announced that a Queens Village woman who is a loan officer has been convicted of stealing the personal identity of a former client to help another client purchase a house in Brooklyn.

District Attorney Brown said, "This conviction shows that we have no intention of ignoring the serious crime of identity theft – particularly when it occurs in connection with a real estate scheme. Our Economic Crimes Bureau will continue to vigorously prosecute these cases."

District Attorney Brown identified the defendant as Janet Salazar, a.k.a. Yanet Salazar, 37, of 88-49 Francis Lewis Boulevard in Queens Village. She was convicted yesterday of first-degree identity theft, third-degree unlawful possession of personal identification information and third-degree criminal possession of stolen property following a jury trial before Queens Supreme Court Justice Darrell L. Gavrin. She faces up to seven years in prison when she is sentenced on January 22, 2010. Salazar was employed as a loan officer at Contour Mortgage Corp., 1900 Hempstead Turnpike, Suite 206, in East Meadow, Long Island, at the time of the transaction. Her company ultimately did not issue the mortgage, but the defendant co-brokered the deal with JRL Equities in Nassau County.

Her co-defendants, Elba Garcia and Olga Espinal, pleaded guilty at the start of the trial. Garcia, 53, of 92-16 Whitney Avenue, in Elmhurst, who is a realtor, pleaded guilty to first-degree identity theft, third-degree unlawful possession of personal identification information and third-degree criminal possession of stolen property. She will be sentenced on January 21, 2010. Espinal, 46, of 108-16 48<sup>th</sup> Avenue in Corona, who impersonated the victim, pleaded guilty to third-degree identity theft. She will be sentenced on February 1, 2010. Garcia and Espinal are expected to be sentenced to community service. Garcia additionally faces probation and restitution of \$20,381.

The District Attorney said that the investigation began in August 2007 when Queens resident Aurora Solano received notice in the mail indicating that a mortgage for \$589,000 had been issued in her name and that a monthly payment of over \$5,000 was due on September 1, 2007. Solano, who did not apply for a mortgage or authorize anyone to use her personal identification, reported the incident to the police.

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District Attorney Brown said that, according to the trial testimony, Solano provided her personal identification information to Salazar and Garcia in early 2007 for a loan application for a property in Queens. The deal subsequently fell through and the sale did not go forward.

According to testimony, Solano was initially contacted by Garcia and Salazar before July 31, 2007, and offered \$10,000 to go to a closing to sign for a property for which Garcia was the realtor. The property, in Brooklyn, was being purchased by a man named Aquilino Sanchez, who had bad credit but had the money to make mortgage payments.

Solano said that on July 31, 2007, both Garcia and Salazar came to her home and spent hours, again, trying to convince her to attend the closing for the \$589,000 house located at 328 Euclid Avenue in Brooklyn. Solano again refused to attend the closing.

According to testimony, Garcia and Salazar were several hours late for the closing. They arrived with a woman who purported to be Solano – defendant Olga Espinal. The scheme unraveled when the mortgage bill was sent to Solano’s home instead of to the Euclid Avenue address, which is where Sanchez said Garcia told him it would be sent. Salazar received a commission of \$10,000 for her role in the sale and Garcia received more than \$20,000.

The investigation was conducted by Detective Raymond Phillips of the 110<sup>th</sup> Precinct Detective Squad under the supervision of Sergeant Eugene Marcadia and Lieutenant Anthony Mottola. Detective Oniell Miller of the NYPD’s QDA Squad, under the supervision of Captain John M. Zanfardino, and Detective Jerome D. Pugh, of the District Attorney’s Detective Bureau, under the supervision of Lawrence J. Festa, Chief, and Albert D. Velardi, Deputy Chief, assisted in the investigation.

Assistant District Attorney Allison Wright, of the District Attorney’s Economic Crimes Bureau, prosecuted 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.

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**Note to Editors: Press release e-version posted at [www.queensda.org](http://www.queensda.org).**