



Department of Justice

United States Attorney A. Brian Albritton
Middle District of Florida

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FT. MYERS BANK FRAUD SCHEME UNCOVERED

Fort Myers, Florida - United States Attorney A. Brian Albritton today announced the unsealing of an indictment charging Alfredia Machell Proctor (age 31, of Riverview), Michelle McKay (age 45, of Fort Myers), Patricia Gray (age 66, of Fort Myers), and Roy Denson (age 38, of Fort Myers) with bank fraud and wire fraud. If convicted, each faces a maximum penalty of 30 years in federal prison. All four defendants were arrested today and made their initial appearances in federal court in Ft. Myers. A \$75,000 signature bond was set for each defendant.

According to the indictment, the defendants participated in a scheme to defraud IndyMac Bank by submitting a false mortgage application. Proctor, who worked for a mortgage company as a loan originator, prepared the false application. The application was designed so that McKay, who was buying a home at 237 Eugenia Avenue, Fort Myers, from Gray, could fraudulently obtain a loan for the full purchase price of the house. The mortgage application fraudulently inflated the purchase price of the house. It also fraudulently claimed that Denson was giving McKay gift money to be used as a down payment for the loan. As a result of the scheme, IndyMac Bank loaned McKay approximately \$94,000 that she would not otherwise have been qualified to receive.

An indictment is merely a formal charge that a defendant has committed a violation of the federal criminal laws, and every defendant is presumed innocent until, and unless, proven guilty.

This case was investigated by the Florida Department of Law Enforcement, and it will be prosecuted by Assistant United States Attorneys Jesus M. Casas and David L. Haas.