



*United States Attorney
District of New Jersey*



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**TITLE AGENT, MORTGAGE BROKER, AND CONSTRUCTION BUSINESS OWNER
CHARGED WITH \$2.7 MILLION MORTGAGE FRAUD**

NEWARK, N.J. – Three members of a mortgage fraud scheme, including a title agent and a mortgage broker, were arrested today on a criminal Complaint charging them with conspiring to commit wire fraud, United States Attorney Paul J. Fishman announced.

Ania Nowak, 43, Zbigniew Cichy, 41, both of Belvidere, New Jersey, and Kim Salvemini, 55, of Wallington, New Jersey were arrested this morning by Special Agents of the Federal Bureau of Investigation (“FBI”). The defendants are charged by Complaint with conspiring to defraud various mortgage lenders of over \$2.7 million by conducting at least five fraudulent real estate transactions involving two residential properties in New Jersey. An initial appearance for all three defendants is scheduled before United States Magistrate Judge Esther Salas today at 2:00 p.m. in Newark.

According to the Complaint unsealed today in Newark federal court:

Nowak owned a real estate title company, A.N. Title Agency, LLC, and acted as the title and settlement agent at real estate closings. In that role, Nowak was responsible for, among other things: ensuring that the seller or the borrower in a refinancing transaction actually owned the home that was being used to secure a mortgage loan; paying off any prior mortgages before paying any money to the borrower; and recording certain mortgage documents with the county clerk. Instead of fulfilling these responsibilities in the five transactions described in the Complaint, Nowak allegedly used her position to perpetrate the fraud along with her co-conspirators.

From November 2005 to December 2007, in furtherance of their scheme, Nowak and Cichy employed numerous fraudulent techniques – including allowing Cichy to apply and obtain a loan on a property he did not own, failing to pay off prior mortgages with new money lent by lenders, and failing to record mortgage documents with the county clerk. Nowak and Cichy also recruited Salvemini, a mortgage broker, to serve as a straw buyer to purportedly purchase a property that Cichy owned. The transaction was made so Salvemini could apply for fraudulent mortgage loans which Nowak and Cichy then stole. Cichy paid Salvemini approximately \$17,500 for his role in the fraud as a straw buyer and in obtaining fraudulent loans.

In total, Nowak and Cichy spent over \$1 million of the fraudulent loans they obtained to support Cichy’s construction business and to pay for various personal expenses. Those expenses

included a Mercedes Benz and other automobiles, multiple trips to Aruba, a trip to Poland, furniture, clothing, and purchases from QVC and the Home Shopping Network.

The wire fraud conspiracy count with which each of the defendants is charged carries a maximum potential penalty of 30 years in prison and a maximum \$1 million fine. In determining an actual sentence, the judge to whom the case is eventually assigned would, upon a conviction, consult the U.S. Sentencing Guidelines, which provide appropriate sentencing ranges that take into account the severity and characteristics of the offense, the individual defendant's criminal history, if any, and other factors. The judge, however, is not bound by those guidelines in determining a sentence.

Fishman credited the Special Agents of the FBI, under the direction of Special Agent in charge Michael B. Ward, with the investigation leading to the criminal Complaint. Fishman also thanked Stewart Title for their assistance in the investigation.

The Government is represented by Assistant United States Attorney Matthew E. Beck of the Economic Crimes Unit in Newark.

The charge and allegations contained in the Complaint are merely accusations, and each defendant is presumed innocent unless and until proven guilty.

This case was brought in coordination with President Barack Obama's Financial Fraud Enforcement Task Force. President Obama established the interagency Financial Fraud Enforcement Task Force to wage an aggressive, coordinated, and proactive effort to investigate and prosecute financial crimes. The task force includes representatives from a broad range of federal agencies, regulatory authorities, inspectors general, and state and local law enforcement who, working together, bring to bear a powerful array of criminal and civil enforcement resources. The task force is working to improve efforts across the federal executive branch, and with state and local partners, to investigate and prosecute significant financial crimes, ensure just and effective punishment for those who perpetrate financial crimes, combat discrimination in the lending and financial markets, and recover proceeds for victims of financial crimes.

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Defense Counsel:

Ania Nowak – John Yauch, Federal Public Defenders Office, Newark, New Jersey

Zbigniew Cichy – John C. Whipple, CJA, Chatham, New Jersey

Kim Salvemini – Linwood A. Jones, CJA, East Orange, New Jersey