



**U.S. Department of Justice  
U.S. Attorney's Office  
Western District of Texas**

**John E. Murphy, Acting U.S. Attorney**

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**FEDERAL JURY CONVICTS SAN ANTONIO WOMAN OF CRIMINAL CONTEMPT  
AND MAIL FRAUD IN FORECLOSURE PREVENTION SCHEME**

**John E. Murphy, Acting United States Attorney**, announced that a federal jury this morning returned a guilty verdict against a San Antonio woman, who claimed to be a foreclosure prevention specialist, on seven counts each of criminal contempt and mail fraud.

The jury found that since January 2000, 55-year-old Rosario Divins of San Antonio engaged in a fraudulent foreclosure prevention scheme. Testimony during the three-day trial revealed that Divins unjustly enriched herself by collecting over \$100,000 in cash from individuals in desperate financial situations who responded to her mailout offering to stop their residential foreclosures. Divins continued to implement her scheme despite three separate sanctions from the United States Bankruptcy Court for the Western District of Texas ordering her to stop misrepresenting herself and making false promises to her clients.

Before the hearing adjourned, United States District Judge Fred Biery revoked Divins' personal recognizance bond and ordered that she be taken into custody until posting a \$100,000 bond. Divins faces up to 20 years in federal prison for each mail fraud count. Judge Biery stated that the punishment for each criminal contempt charge will be at Court's discretion and that it will run concurrent to the sentence imposed on the mail fraud charges. Divins is also subject to a maximum \$250,000 fine per count as well as full restitution to her victims. Sentencing is scheduled for September 11, 2009.

This case was investigated by the Federal Bureau of Investigation. Assistant United States Attorney Mark Lane is prosecuting this case on behalf of the government.

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