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**OHIO MAN CHARGED WITH SWINDLING MORE THAN \$300,000 IN ADVANCE FEES FROM CHURCHES AND SMALL BUSINESSES IN LOAN FRAUD SCHEME**

CHICAGO — An Ohio man was indicted on federal charges for allegedly engaging in a fraud scheme in which he promised to fund more than \$500 million in mortgage loans to some 20 churches and a dozen small businesses nationwide and fraudulently obtained more than \$300,000 in advance fees that he used for personal expenses instead of securing loans as he had promised. Three of the churches were located in Chicago, while additional churches and small businesses allegedly victimized by the scheme were located in Georgia, New Jersey, North Carolina, Ohio, Oregon, and Virginia. The defendant, **Jamal E. Lawson**, was charged with three counts of wire fraud in an indictment returned yesterday by a federal grand jury, announced by Patrick J. Fitzgerald, United States Attorney for the Northern District of Illinois, and Thomas P. Brady, Inspector-in-Charge of the Chicago Office of the U.S. Postal Inspection Service.

Lawson, 42, of Dayton, Ohio, will be ordered to appear for arraignment in U.S. District Court. The indictment seeks forfeiture of at least \$308,000, which represents the amount that Lawson allegedly fraudulently obtained and used for such personal expenses as travel, clothing, food and cars.

According to the indictment, between June 2009 and December 2010, Lawson offered to provide loans to pastors of churches and owners of small businesses through one of his companies: Evangel Capital Group LLC and Evangel Capital Partners Ltd., Ascendant Capital Partners LLC and Ascendant Commercial Mortgage, and Destiny Capital Group LLC and Destiny Capital Partners Ltd. Lawson advertised low-interest loans to churches and small businesses and, after receiving a loan application, advised the borrowers that his companies had approved loans in amounts ranging from approximately \$300,000 to \$206 million and that firm closing dates had been set. Lawson allegedly knew that he lacked the ability to fund the loans through his companies and he had not secured funding or closing dates from other outside lenders.

As part of the scheme, Lawson allegedly told the borrowers that, before any loans would be disbursed, they were required to pay certain advance fees, in amounts ranging from approximately \$1,250 to \$35,000, that would be used to obtain appraisals, loan documents, title reports, and audited financial statements. The indictment alleges that Lawson directed the borrowers to pay the advance fees by mailing checks or transferring funds to accounts that he controlled.

Lawson told borrowers that he would refund their application fees if they did not receive the loans, knowing that he never intended to provide the actual loans, the charges allege. Altogether, Lawson allegedly promised to fund loans totaling at least \$537.4 million to some 20 churches and 13 small businesses. In Chicago, he alleged defrauded one unnamed church of \$3,950 in fees for a purported \$742,000 mortgage loan; a second church of \$4,000 in fees to provide a mortgage loan of \$1,546,000; and a third church of \$3,950 in fees for a \$3,045,000 mortgage loan.

The government is being represented by Assistant U.S. Attorney Christopher McFadden.

Wire fraud carries a maximum penalty of 20 years in prison and a \$250,000 fine, and restitution is mandatory. The Court may also impose a fine totaling twice the loss to any victim or twice the gain to the defendant, whichever is greater. If convicted, the Court must impose a reasonable sentence under sentencing statutes and the advisory United States Sentencing Guidelines.

The investigation falls under the umbrella of the Financial Fraud Enforcement Task Force, which 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. For more information on the task force, visit: [www.StopFraud.gov](http://www.StopFraud.gov).

An indictment contains only charges and is not evidence of guilt. The defendant is presumed innocent and is entitled to a fair trial at which the government has the burden of proving guilt beyond a reasonable doubt.

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