



**FOR IMMEDIATE RELEASE
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FOUR SENTENCED FOR MORTGAGE FRAUD

Jackson, Miss - Bobby F. Fisher, John W. Emory, III, Joni Lynn Goss, and Matt Howard were sentenced by U.S. District Judge Henry T. Wingate in federal court for crimes involving mortgage fraud, U.S. Attorney John M. Dowdy announced today.

Bobby F. Fisher, 49, of Greenwood, MS, was a real estate attorney who previously pled guilty to one count each of conspiracy and money laundering as a result of his role in closing fraudulent mortgage loans. He was sentenced to serve 27 months in prison followed by 3 years of supervised release. He was also ordered to pay restitution in the amount of \$768,501.24.

John W. Emory, III, 58, of Pearl, MS, was a mortgage loan originator who previously pled guilty to one count of wire fraud. He admitted his participation in a scheme to submit false documents to lenders in order to get fraudulent mortgage loans approved. Emory was sentenced to 5 years probation and he will be electronically monitored for the first 10 months of his probation. He was also ordered to pay \$98,536.57 in restitution.

Joni Lynn Goss, 49, of Brandon, MS, was a mortgage loan originator who previously pled guilty to laundering money from a scheme to submit false documents to lenders to get fraudulent mortgage loans approved. She was sentenced to 5 years probation and she will be electronically monitored for the first 8 months of her probation. She was also ordered to pay \$155,768.56 in restitution.

Matt Howard, 35, of Greenwood, MS, was employed by Jason Ellis, a mortgage loan originator. Howard previously pled guilty to one count of wire fraud in a scheme to submit false information to lenders to get fraudulent mortgage loans approved. He was sentenced to 6 months in prison and ordered to pay \$25,634.00 in restitution.

Two additional defendants, Michael L. Persac and Jason Ellis, are scheduled to be sentenced on November 9, 2011.

James C. Lee, Special Agent in Charge of Internal Revenue Service Criminal Investigation stated: "Mortgage fraud has contributed to the biggest economic crisis that many of us have ever seen. The sentence handed down today on these cases rightfully punishes the defendants for their actions involved with the mortgage fraud, while letting others know that such conduct will be vigorously prosecuted."

The case was prosecuted by Assistant United States Attorneys Carla J. Clark and Cynthia L. Eldridge and was the result of a joint investigation between IRS-CI and the FBI.

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