



UNITED STATES ATTORNEY'S OFFICE
Southern District of New York

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**ELMSFORD WOMAN CONVICTED IN WHITE PLAINS FEDERAL
COURT OF CONSPIRACY TO COMMIT BANK FRAUD**

Preet Bharara, the United States Attorney for the Southern District of New York, announced that JOYCE LEWIS, 58, of Elmsford, New York, was convicted yesterday of conspiracy to commit bank fraud. LEWIS was convicted after a one-week trial before United States District Judge Kenneth M. Karas in White Plains federal court.

According to the superseding Indictment, other court documents, and testimony and evidence presented at trial:

Over the course of five months in 2004, LEWIS conspired with Jason Lewis and Jamon Lewis, her sons, and Paulette Gabbidon to defraud National City Bank of more than \$1 million dollars by submitting fraudulent loan applications. Each of the loan applications requested a home equity line of credit, in amounts ranging from \$150,000 to \$350,000, allegedly to purchase residential properties. In four instances the residential properties did not even exist. For each of the fraudulent loan applications, LEWIS and her co-conspirators submitted falsified appraisals.

In addition, all of the fraudulent loan applications contained materially false information, including information regarding the borrower's employment, income and assets. LEWIS and her co-conspirators used the proceeds of the fraudulent loans to, among other things, pay bills, purchase cars, and make down payments on other properties.

LEWIS was convicted of one count of conspiracy to commit bank fraud. She faces a maximum sentence of 30 years' imprisonment and a maximum fine of \$1 million or twice the gross gain or loss from the offense when she is sentenced by Judge Karas on May 8, 2011. She was acquitted of two counts of bank fraud.

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Jason Lewis, Jamon Lewis, and Paulette Gabbidon previously pled guilty to conspiracy to commit bank fraud. Yesterday morning Judge Karas sentenced Jason Lewis to a term of imprisonment of 24 months and a term of supervised release of three years. Jamon Lewis and Paulette Gabbidon await sentencing.

Mr. Bharara thanked the Federal Bureau of Investigation and the United States Postal Inspection Service for their work in this investigation.

The case is being handled by the Office's White Plains Division. Assistant United States Attorneys Rebecca Mermelstein and Margery B. Feinzig are in charge of this prosecution.

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