

# Department of Justice

United States Attorney William J. Hochul, Jr.  
Western District of New York

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## **ROCHESTER MAN IS SENTENCED TO LOAN APPLICATION FRAUD**

ROCHESTER, N.Y.-- U.S. Attorney William J. Hochul, Jr. announced today that David P. Gaylord, 52, of Rochester, N.Y. who was convicted of bank loan application fraud, was sentenced to time served, five years supervised release and ordered to pay \$46,914.73 in restitution by U.S. District Judge Charles J. Siragusa.

Assistant U.S. Attorney Tiffany H. Lee, who handled the case, stated that in 2006, while residing in the Western District of New York, the defendant submitted various credit card applications to Advanta Corp., Bank of America and Family First Federal Credit Union. Gaylord knowingly provided false information regarding his income in order to obtain lines of credit from the banks and credit union. The defendant indicated that his income was anywhere between \$90,000 to \$122,000 when, in 2006, he reported to the Internal Revenue Service that his income was approximately \$12,488. Gaylord ended up leaving outstanding balances on the various lines of credit and filed for bankruptcy.

The sentencing is the culmination of an investigation on the part of special agents of the Federal Bureau of Investigation under the direction of Special Agent in Charge Christopher M. Piehota.

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