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Ankeny Couple Sentenced in Connection with Mortgage Fraud

Jamie Bowers-Danielson and Matthew Danielson sentenced for their involvement in “free house” mortgage scam.

DES MOINES, IA – United States Attorney Nicholas A. Klinefeldt announced today that an Ankeny couple has been sentenced for their involvement in a mortgage fraud scheme.

On September 13, 2013, United States District Court Chief Judge James E. Gritzner sentenced Jamie Bowers-Danielson, 35, to 41 months of imprisonment for conspiracy to commit bank fraud and bank fraud charges. Bowers-Danielson was also ordered to serve five years of supervised release following her prison term. Chief Judge Gritzner also sentenced Matthew Danielson, 36, to one year and one day of imprisonment for bank fraud. Matthew Danielson will serve five years of supervised release following the completion of his prison term.

In an earlier proceeding, Matthew Danielson admitted he provided false information, including misrepresenting his marital status as single, to a mortgage lender. The purpose of providing the false information was to obtain a mortgage on a home in Ankeny, despite his lack of creditworthiness and to deceive the lender into failing to obtain his wife, Jamie Bowers-Danielson’s, signature on the mortgage. The mortgage was subsequently voided because Bowers-Danielson failed to sign the mortgage documents. Jamie Bowers-Danielson admitted that she submitted false documentation to the loan originator as part of the scheme.

Bowers-Danielson also admitted that she used her loan originator position to enable herself and others to qualify for mortgage loans through fraudulent means. This included submitting false and misleading statements and documents to mortgage lenders and banks for the purpose of obtaining loans for herself and others borrowers for which they should not have qualified.

This case was investigated by the Federal Bureau of Investigation, and was prosecuted by the United States Attorney's Office for the Southern District of Iowa.

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