

UNITED STATES DISTRICT COURT
DISTRICT OF RHODE ISLAND

UNITED STATES OF AMERICA

v.

JULIANA MARTINS,
Defendant.

Cr. No. 21-cr-00035-JJM

In violation of 18 U.S.C. §§ 641 and 1014

INFORMATION

The United States Attorney charges that:

COUNT 1

At all times relevant to this Information, unless herein stated:

1. Defendant JULIANA MARTINS was a resident of Rhode Island on federal supervised release after having served a sentence of imprisonment of 48 months at the U.S. Bureau of Prisons.

2. Defendant JULIANA MARTINS was subject to an outstanding Judgment for restitution to the U.S. Treasury Department in the amount of \$385,533.58. The Judgment of Conviction was imposed on September 29, 2014.

3. C.L. was Defendant JULIANA MARTINS' daughter.

4. Province Mortgage Associates, Inc. ("Province Mortgage"), was a mortgage lending business doing business in the State of Rhode Island. Province Mortgage was a Federal Housing Administration ("FHA") approved direct endorsement lender.

5. The FHA was a component of the U.S. Department of Housing and Urban Development (“HUD”). The FHA provided mortgage loan insurance for qualifying residential real estate loans to individuals with low or moderate incomes. The loans were financed through private financial institutions and mortgage lending businesses.

6. HUD approved certain banks and mortgage lending businesses, like Province Mortgage, as “direct endorsement lenders” to underwrite, approve, and close FHA insured mortgage loans. Direct endorsement lenders submit such mortgage loans to HUD for FHA insurance. To obtain FHA insurance, the direct endorsement lenders submitted to HUD a case binder containing, among other things, loan documents, closing materials, and documents relating to the creditworthiness of the borrower. For each qualifying loan closed by a direct endorsement lender, HUD issues mortgage insurance certifications.

7. On or about May 6, 2019, Defendant JULIANA MARTINS and C.L. signed a Purchase and Sales Agreement to purchase the real property located at 8 Angelo Avenue, North Providence, Rhode Island for \$275,000.

8. On or about June 4, 2019, Defendant JULIANA MARTINS and C.L. applied for a mortgage loan from Province Mortgage for the purchase of the real property located at 8 Angelo Avenue.

9. As part of the application process, Defendant JULIANA MARTINS completed a preliminary Uniform Residential Loan Application, Form 1003, in which she sought a loan in the amount of \$270,019. On her application, Defendant JULIANA MARTINS was required to list her assets and liabilities.

10. Defendant JULIANA MARTINS failed to list on her preliminary Form 1003 her liability to the U.S. Treasury Department for restitution owed in the amount of \$385,533.58.

11. Defendant JULIANA MARTINS falsely represented on her preliminary Form 1003 that there were no outstanding judgments against her when in truth and fact her 2014 Judgment of Conviction imposed a restitution obligation on her for restitution in the amount of \$385,533.58.

12. As part of the underwriting process, Defendant JULIANA MARTINS was required to disclose her credit report and provide truthful explanations to Province Mortgage regarding her assets, liabilities, and income.

13. On or about June 19, 2019, Defendant JULIANA MARTINS caused a false letter to be sent to Province Mortgage regarding a gap in her employment. In this letter, Defendant JULIANA MARTINS falsely declared that, "the reason I have a job gap in my employment was because I was away on a family emergency for over two years." This letter was false because Defendant JULIANA MARTINS' employment gap resulted from her serving a sentence of imprisonment at the U.S. Bureau of Prisons.

14. On or about June 24, 2019, Defendant JULIANA MARTINS provided a false Consumer Explanation Letter to Province Mortgage in which she falsely denied knowing why there was an inquiry on her credit report from "ARAXID/DEPT OF JUSTICE."

15. On or about July 8, 2019, Defendant JULIANA MARTINS and her daughter, C.L., purchased the real property located at 8 Angelo Avenue in North

Providence, R.I., for \$270,000. At closing, on her final Form 1003, Defendant JULIANA MARTINS again failed to disclose her restitution obligation and falsely declared that there were no outstanding judgments against her. Defendant JULIANA MARTINS and C.L. obtained an FHA insured mortgage loan from Province Mortgage for \$265,109 for the purchase of 8 Angelo Avenue.

16. Between on or about June 4, 2019 and on or about July 8, 2019, in the District of Rhode Island, defendant JULIANA MARTINS knowingly made false statements or reports for the purpose of influencing the action of the FHA and Province Mortgage, a mortgage lending business, in connection with an application, purchase, commitment, and loan, in that the defendant:

- a. Provided a false explanation regarding a break in her employment;
- b. Provided a false explanation for an inquiry from the U.S. Department of Justice on her credit report;
- c. Failed to identify a liability for restitution in the amount of \$385,533.58 on her preliminary and final Uniform Residential Loan Application, Form 1003; and
- d. Falsely denied on her preliminary and final Uniform Residential Loan Application, Form 1003, that there were outstanding judgments against her, when in truth and in fact, as the defendant well knew, there was an outstanding judgment against her for restitution to the U.S. Treasury Department in the amount of \$385,533.58, this liability was the reason for the Department of Justice inquiry on her credit report, and her break in employment resulted from her incarceration at the Bureau of Prisons.

All in violation of Section 1014 of Title 18 of the United States Code.

COUNT TWO

Between on or about April 11, 2020 and on or about January 9, 2021, in the District of Rhode Island, the defendant, JULIANA MARTINS, did knowingly and willfully steal and purloin money of the United States, namely, funds paid as expanded pandemic unemployment insurance benefits to which she was not entitled and Economic Injury Disaster Loan funds to which she was not entitled, the aggregate amount of which exceeded \$1,000.00, in violation of 18 U.S.C. § 641.

FORFEITURE ALLEGATIONS

Upon conviction of the offenses alleged in Count 1 of this Information, defendant JULIANA MARTINS shall forfeit to the United States of America, pursuant to 18 U.S.C. § 982(a)(2)(A), all right, title, and interest in any and all property, real or personal, which constitutes or is derived from proceeds obtained directly or indirectly as a result of violations of 18 U.S.C. § 1014, including but not limited to the following:

Real Property:

Certain real property located at 8 Angelo Avenue, North Providence, Rhode Island, 02904, more fully described as:

Those (3) three lots of land with all buildings and improvements thereon, situated on the northerly side of Angelo Avenue and on the Easterly side of Charles Street in said Town of North Providence laid out and delineated as Lots nos. 79 (seventy nine), 80 (eighty) and 81 (Eighty one) on that plat entitled, "A section of the John B. Hennessy Plat on Land in Charles Street, Providence RI Survey and platted June 1895, by CE Paine" Recorded in the Records of Land Evidence in said Town of North Providence on Plat Card 72.

Upon conviction of the offenses alleged in Count 2 of this Information, defendant JULIANA MARTINS shall forfeit to the United States of America, pursuant to 18 U.S.C. § 981(a)(1)(C) and 28 U.S.C. § 2461, all right, title, and interest in any and all property, real or personal, which constitutes or is derived from proceeds obtained directly or indirectly as a result of violations of 18 U.S.C. § 641.

Money Judgment:

A sum of money equal to the total amount of any property, real or personal, which constitutes or is derived from proceeds obtained directly or indirectly as a result of violations of 18 U.S.C. §§ 641 and 1014.

If any of the above-described forfeitable property, as a result of any act or omission of the defendant, cannot be located upon the exercise of due diligence, has been transferred, sold to, or deposited with a third party, has been placed beyond the jurisdiction of the court, has been substantially diminished in value, or has been commingled with other property which cannot be divided without difficulty, it is the intent of the United States, pursuant to 21 U.S.C. § 853(p), as incorporated by 28 U.S.C. § 2461(c), to seek forfeiture of any other property of said defendant up to the value of the forfeitable property described above.


All in accordance with 18 U.S.C. § 981(a)(1) as incorporated by 28 U.S.C.

§ 2461(c), and Rule 32.2(a), Federal Rules of Criminal Procedure.

ZACHARY A. CUNHA
United States Attorney



G. MICHAEL SEAMAN
Assistant U.S. Attorney



SANDRA R. HEBERT
Assistant U.S. Attorney
Criminal Division Chief

Date: 02/01/2022

DEFENDANT INFORMATION RELATIVE TO A CRIMINAL ACTION - IN U.S. DISTRICT COURT

BY: INFORMATION INDICTMENT COMPLAINT

CASE NO. 21-cr-00035-JJM

Matter Sealed: Juvenile Other than Juvenile
 Pre-Indictment Plea Superseding Defendant Added
 Indictment Charges/Counts Added
 Information

USA vs.
 Defendant: Juliana Martins

Address: [REDACTED]

Name of District Court, and/or Judge/Magistrate Location (City)
 UNITED STATES DISTRICT COURT RHODE ISLAND
 DISTRICT OF RHODE ISLAND Divisional Office

Name and Office of Person Furnishing Information on THIS FORM ZACHARY A. CUNHA
 U.S. Atty Other U.S. Agency
 Phone No. (401) 709-5000
 Name of Asst. U.S. Attorney (if assigned) G. Michael Seaman

Interpreter Required Dialect: _____

Birth Date [REDACTED] Male Alien
 Female (if applicable)

Social Security Number [REDACTED]

PROCEEDING

Name of Complainant Agency, or Person (& Title, if any)
HUD-OIG: Alexander Rosania, Special Agent

person is awaiting trial in another Federal or State Court (give name of court)

this person/proceeding transferred from another district per (circle one) FRCrP 20, 21 or 40. Show District

this is a re prosecution of charges previously dismissed which were dismissed on motion of:

U.S. Atty Defense

this prosecution relates to a pending case involving this same defendant. (Notice of Related Case must still be filed with the Clerk.)

prior proceedings or appearance(s) before U.S. Magistrate Judge regarding this defendant were recorded under

SHOW DOCKET NO.

14-CR-00034-JJM

MAG. JUDGE CASE NO.

Place of offense RHODE ISLAND County

DEFENDANT

Issue: ~~Warrant~~ Summons

Location Status:

Arrest Date _____ or Date Transferred to Federal Custody _____

Currently in Federal Custody

Currently in State Custody

Writ Required

Currently on bond

Fugitive

Defense Counsel (if any): Rebecca L. Aitchison

FPD CJA RET'D

Appointed on Target Letter

This report amends AO 257 previously submitted

OFFENSE CHARGED - U.S.C. CITATION - STATUTORY MAXIMUM PENALTIES - ADDITIONAL INFORMATION OR COMMENTS

Total # of Counts 5

Set	Title & Section/Offense Level (Petty = 1 / Misdemeanor = 3 / Felony = 4)	Description of Offense Charged	Felony/Misd.
1	18 U.S.C. § 1014	False statement on loan and credit applications	<input checked="" type="checkbox"/> Felony <input type="checkbox"/> Misdemeanor
MAX	30 yrs imprisonment; \$1,000,000.00 fine or a	fine of twice the gross gain/loss; 5 yrs S/R; \$100 SA	<input type="checkbox"/> Felony <input type="checkbox"/> Misdemeanor
2	18 U.S.C. § 641	Theft of Government Money	<input checked="" type="checkbox"/> Felony <input type="checkbox"/> Misdemeanor
MAX	10 yrs imprisonment; \$250,000 fine of twice	the gross gain/loss; 3 yrs S/R; \$100 SA	<input type="checkbox"/> Felony <input type="checkbox"/> Misdemeanor
	Forfeiture Allegation	Estimated Trial Days: 4	<input type="checkbox"/> Felony <input type="checkbox"/> Misdemeanor