



AG ANNOUNCES CONVICTIONS IN MOBILE COUNTY FOR RESIDENTIAL MORTGAGE FRAUD

(MONTGOMERY) –Attorney General Luther Strange announced two convictions today in Mobile County Circuit Court for residential mortgage fraud. Charlette Henderson, 42, and her son Lanikein Henderson, 25 pleaded guilty in Mobile County Circuit Court to one count each of residential mortgage fraud, a Class C felony. Both were residents of Brandon, Mississippi, at the time of the offense.

Charlette Henderson was sentenced to 48 months, which was suspended, and she was placed on five years of probation. Lanikein Henderson was sentenced to 24 months, which was suspended, and he was placed on three years of probation. Each was ordered to pay \$2,093.37 to AFC Mortgage in Mobile, court costs, and \$100 to Alabama Victims Crime Fund.

According to prosecutors, on or about May 2010, Lanikein Henderson was involved in the process of purchasing a home that was located in Pearl, Mississippi. AFC Mortgage Corporation in Mobile was the mortgage broker who approved his loan to purchase the home.

After the loan was approved and the home was purchased by Lanikein Henderson, it was discovered that he had submitted a forged cashier's check in the amount of \$7,500 that was purported to be a gift from Charlette Henderson, as well as a fraudulent bank statement as proof that he had funds to make the down payment on the home. It was discovered that the cashier's check was actually made out to a dealer finance company in the amount of \$4,500 for the benefit of Charlette Henderson and that the cashier's check had been cashed. The Hendersons claimed that the \$7500 cashier's check was a gift from Charlette to Lanikein.

AFC Mortgage relied on the misrepresentations made by the Hendersons that the \$7,500 cashier's check was a gift from Charlette and that it was legitimate. AFC Mortgage based its decision to approve the loan on the misrepresentations made by Charlette and Lanikein Henderson.

“It is important for the protection of all consumers that mortgage companies receive honest and accurate information so that decisions can be based on fair and sound business practices,” said Attorney General Strange. “Those who commit residential mortgage fraud make the system less safe for all of us, and they will be prosecuted for their crimes.”

Attorney General Strange commended those involved in bringing this case to a successful conclusion, noting in particular Assistant Attorneys General Stephanie Billingslea, Division Chief, and James Henry Rutter III, of the Attorney General’s Criminal Trials Division, as well as Special Agents of his Investigations Division.

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