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## Coral Gables lawyer, 2 others charged in mortgage fraud

BY DAVID OVALLE

A Coral Gables lawyer has been charged with helping to broker a crooked mortgage deal that used identity theft to buy a Coconut Grove house for more than three times what it was worth.

Delaila Estefano, 35, and two men were charged last week with first-degree grand theft, organized fraud and using a fake ID.

She was released after posting a \$75,000 bond. Estefano, a University of Miami grad with an office in Kendall, has been a lawyer in Florida since 1999.

"We are continuing to do our own investigation into this matter, and are very confident that Ms. Estefano will be exonerated," said her attorney, Jason M. Wandner.

Co-defendants John Romney, 27, and Michael Martinez, 30, were still in jail Monday.

The arrests were made by the Miami-Dade Police Department's Mortgage Fraud Task Force, which was created in response to the massive mortgage fraud that plagued South Florida during the housing boom, and put the country's economic future at risk.

The Miami-Dade prosecutor in the case is Bill Kostrzewski.

According to an arrest warrant released Monday, someone in February used the identity of Bernardo Humberto Barreira to obtain a \$484,286.06 mortgage from lender Citi Mortgage for a house owned by Romney.

The price tag: \$600,000. But Romney had paid just \$185,000 for the two-bedroom, one-bathroom house just six days earlier.

Martinez paid a \$123,286.06 down payment, according to the warrant by Miami-Dade Detective Jorge Baluja. From Estefano's escrow account, \$369,896.88 was paid to Romney, and \$135,000 was kicked back to Martinez's bank account.

No payments have been made on the loan, police said. Barreira called Miami-Dade police after a credit-monitoring agency flagged the purchase.

Estefano's arraignment is scheduled for Oct. 24.

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