

## PRESS RELEASE

# Serial Fraudster Sentenced to Ten Years in Federal Prison for Stealing Nearly \$3 Million and Five Indianapolis Homes

Monday, February 3, 2025

### For Immediate Release

U.S. Attorney's Office, Southern District of Indiana

EVANSVILLE— James Henley, 35, of Greenwood, Indiana, has been sentenced to ten years in federal prison, followed by three years of supervised release after pleading guilty to aggravated identity theft, conspiracy to commit access device fraud, two counts of money laundering, and eight counts of wire fraud. Henley has also been ordered to pay \$1,887,426.63 in restitution.

According to court documents, over the course of three years, Henley orchestrated multiple large and complex fraud schemes, resulting in a total loss of \$2,927,758.95 to individual homeowners, an Indiana attorney, a bank, and ten state governments. As part of his fraud schemes, Henley registered five fake businesses (OnTrack Real Estate Solutions, LDI Investments Corp, Lucario Investments, 317 Traffic, and Henley Real Estate Solutions) with the states of Indiana and Kentucky, claiming to serve as the Chief Executive Officer for most of them. None of the businesses were legitimate. Instead, Henley used the businesses to mask his identity, make his schemes appear more credible, and launder the stolen money.

Henley's schemes are broken down as follows:

### COVID-19 Fraud:

Between May 2020 and March 2021, James Henley, his wife Jameka Henley, and his associate Jimmie Bickers used the stolen personally identifiable information of 76 real individuals to submit 120 unemployment insurance applications to ten states during the COVID-19 pandemic. Once the applications were approved, the trio used 65 unemployment insurance debit cards to make purchases at retailers and withdraw cash at ATMs in the Evansville and Indianapolis areas. The states paid a total of \$1,119,426.63 in unemployment benefits in connection with the group's fraudulent applications. In

July 2020, Henley used funds withdrawn from ATMs to buy a Chevrolet Camaro for \$22,801.

Bickers and Jameka Henley have been formally charged for their roles in this scheme but have not pleaded guilty.

### **Home Title Fraud:**

Between December 2021 and May 2023, Henley stole five homes in Indianapolis by filing fraudulent deeds with the Marion County Recorder's Office. Through the filings, Henley claimed that the homeowners had sold their homes to his fake businesses, but, in reality, he had never even spoken with the homeowners. Unbeknownst to the victims, Henley filed these fraudulent deeds and then sold the homes for significantly less than their market value, pocketing more than \$260,000 in profits.

Henley also attempted to steal and sell an additional 14 homes in Indianapolis and Evansville. With one exception, the individuals who bought the homes from Henley took possession and ultimately kept the homes.

For one homeowner, the property Henley stole was her childhood home. She purchased the home while her mother was in the hospital with the hope that, when her mother's condition improved, her mother would be able to live out her remaining years in the house.

### **Mortgage Fraud:**

In November 2021, an associate of Henley's purchased a home in Indianapolis, using a mortgage loan from a bank. In April 2022, Henley filed a fraudulent document with the Marion County Recorder's Office to make it seem as if the mortgage loan had been paid off, when it had not been paid. Henley then filed a deed naming himself a joint owner of the home. Henley and his associate subsequently sold the property for \$255,000, pocketing all the proceeds, even though the bank should have received the majority of the funds.

### **Auto Loan Fraud:**

In March 2023, Henley purchased a Dodge Durango in Indianapolis for \$71,479, using an auto loan from Everwise Credit Union. A few months later, in June 2023, Henley purchased a Chevrolet Silverado in Plainfield for \$54,270, using a second loan from Everwise Credit Union.

In October 2023, Henley connected a JPMorgan Chase bank account to his auto loans, via Everwise's online payment portal. Henley falsely represented that the Chase account belonged to Jimmie Bickers, and that he had authority to make payments on his loans using funds from the Chase account.

The Chase account was actually an Indiana attorney's Interest on Lawyers' Trust Account (IOLTA), which is a highly regulated bank account used by lawyers to hold client funds. The interest earned on IOLTA accounts is used to fund grants for nonprofit groups that promote pro bono and access to justice programs. Henley did not have the attorney's permission to access or withdraw funds from the IOLTA account.

Between October and November 2023, Henley used the IOLTA account to make two payments, totaling \$98,000, toward his auto loans.

Henley has prior felony convictions for financial crimes, including theft, forgery, and fraud.

"James Henley went to great lengths to coordinate exceptionally greedy, complex schemes that exploited hard-working families and state government programs," said John E. Childress, Acting U.S. Attorney for the Southern District of Indiana. "Undeterred by prior felony convictions for the same conduct, this defendant stole over a million dollars, wreaking financial and logistical havoc on hundreds of victims. The Department of Justice will continue to work with our law enforcement partners to investigate allegations of fraud and seek prosecution as appropriate."

"James Henley filed fraudulent unemployment insurance (UI) claims in the names of identity theft victims in order to receive UI benefits to which he was not entitled. He enriched himself by defrauding a program that was intended to assist struggling American workers during an unprecedented global pandemic," said Megan Howell, Acting Special Agent-in-Charge, Great Lakes Region, U.S. Department of Labor, Office of Inspector General. "We and our law enforcement partners are committed to protecting the integrity of the UI system from those who seek to exploit this critical benefit program."

"This lengthy prison sentence sends a clear message: individuals who attempt to exploit and commit financial crime and identity theft will be brought to justice," said Ramsey E. Covington, Acting Special Agent in Charge, IRS Criminal Investigation, Chicago Field Office. "IRS Criminal Investigation and our fellow law enforcement partners are committed to protecting the integrity of our financial institutions and will continue to hold criminals like James Henley accountable to the fullest extent of the law."

"This case should serve as a powerful reminder that individuals with a history of financial crimes will face significant consequences when they demonstrate a blatant disregard for the law and continue to exploit and deceive others for personal gain," said FBI Indianapolis Special Agent in Charge Herbert J. Stapleton. "The FBI, working alongside our law enforcement partners, will continue to hold those who perpetuate such offenses accountable and protect the public from those who manipulate the system for their own benefit."

The Federal Bureau of Investigation, Internal Revenue Service-Criminal Investigation, Department of Labor-Office of the Inspector General, and the Indiana Attorney General's Office Homeowner Protection Unit investigated this case. The sentence was imposed by U.S. District Judge Matthew B. Brookman.

Acting U.S. Attorney Childress thanked Assistant U.S. Attorney Matthew Miller, who prosecuted this case.

On May 17, 2021, the Attorney General established the [COVID-19 Fraud](#) Enforcement Task Force to marshal the resources of the Department of Justice in partnership with agencies across government to enhance efforts to combat and prevent pandemic-related fraud. The Task Force bolsters efforts to investigate and prosecute the most culpable domestic and international criminal actors and assists agencies tasked with administering relief programs to prevent fraud by augmenting and incorporating existing coordination mechanisms, identifying resources and techniques to uncover fraudulent actors and their schemes, and sharing and harnessing information and insights gained from prior enforcement efforts.

Anyone with information about allegations of attempted fraud involving COVID-19 can report it by calling the Department of Justice's National Center for Disaster Fraud (NCDF) Hotline at 866-720-5721 or via the NCDF Web Complaint Form at <https://www.justice.gov/disaster-fraud/ncdf-disaster-complaint-form>

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## Topics

**CORONAVIRUS**

**FINANCIAL FRAUD**

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## HEALTH CARE FRAUD

### Components

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