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Joint Investigation Leads to Arrest of South Florida Man on Multiple Fraud Related Charges

Miami (August 26, 2021) Allegations of a potential prohibited conflict of interest under Miami-Dade Ethics Code regarding the Miami-Dade Economic Advocacy Trust Board (MDEAT) were referred to the Ethics Commission. The Ethics Commission’s review of public records relating to an MDEAT program that provides second forgivable balloon mortgages to low-income eligible buyers to help them with down payments and closing costs, revealed a possible straw mortgage scheme involving the subject, Elie Floradin.

Mr. Floradin engaged a mentally disabled man as a straw buyer to fraudulently obtain a first mortgage from a private lender and the second mortgage from Miami-Dade County. Approximately \$120,000 in private lender and Miami-Dade County funds were obtained as part of the fraudulent transaction.

As a result, Mr. Floradin was arrested on August 27, 2021, on charges of Organized Scheme to Defraud, Grand Theft First Degree, Mortgage Fraud, and Grand Theft Third Degree.

Special recognition goes to Financial Crimes Investigator Neptime Dieujuste of the Florida Office of Financial Regulation, and John Perikles, Chief of the Economic Crimes Unit for the Miami-Dade State Attorney. The matter was referred to the Ethics Commission by the Miami-Dade County Office of the Inspector General.

“I want to acknowledge the excellent investigative work of the Ethics Commission, the Florida Office of Financial Regulation and the Miami-Dade State Attorney’s Office,” commented Commission on Ethics Chairman Nelson Bellido. “This is another example of how our state and local agencies can come together to combat fraud in our community. I especially commend Investigator Susannah Nesmith who continues her exceptional work for our Miami-Dade Commission on Ethics & Public Trust.”

The Ethics Commission was created in 1996 as an independent agency with advisory and quasi-judicial powers. It is composed of five members, serving staggered terms of four years each. Through a program of training, outreach and enforcement, the Commission seeks to bolster public trust.