

# COSTLY | *Victims' identities were used to secure loans*

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business.

Authorities discovered that Rowland had amassed around \$2 million from loans she obtained in the names of friends and customers. She pleaded guilty in federal court and was sentenced Monday to five years and eight months in prison.

Rowland, 61, apologized to her victims.

"I'm terribly sorry," she said in court. "I was not in my right mind. I thought no one would get hurt."

Several victims from the tight-knit Smithfield community wrote letters of support for Rowland. Others were devastated, not only by the identity theft but by Rowland's brazen behavior.

In one theft, Rowland stole the identity of Smithfield resident Joseph Munford two days after attending his funeral. She even brought over food for the family, according to his daughter, Shannon Spain.

Spain said when she confronted Rowland about the loan, Rowland responded: "Oh my gosh, oh my gosh."

"She was upset, but she assured me everything was A-OK," Spain said. "I wanted to believe her."

Spain later learned that she was one of 34 victims and that Rowland had obtained 120 loans and two credit cards in their names.

Assistant U.S. Attorney Katherine Lee Martin called Rowland's actions shameless.

"She took advantage of grieving families," Martin told the judge.

Martin said the amount of the nine-year scheme actually topped \$2 million but that Rowland had made payments on the loans through the years. She said Rowland used the proceeds to help run the family business and to "support her affluent lifestyle," including buying an Outer Banks beach house, a cabin on 20 acres in southwest Virginia and a time-share in Florida.

Martin sought a prison term of around seven years. Rowland's attorney Andrew Protogyrou asked for slightly more than four, citing her "exemplary life" before this, her health issues and her cooperation in the in-

vestigation.

U.S. District Judge Mark S. Davis essentially came down in the middle, calling the sentence "just and appropriate." He also ordered Rowland to repay \$1.24 million. She has already repaid about \$300,000.

Rowland pleaded guilty in July to wire fraud and aggravated identity theft. The identity theft charge carried a mandatory minimum prison term of two years. Her sentencing had been delayed because of health problems.

The Rowlands have since sold the business to one of their sons. It is now called Powerhouse Equipment Inc.

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