[DO NOT PUBLISH]

IN THE UNITED STATES COURT OF APPEALS

FOR THE ELEVENTH CIRCUIT

No. 15-14660 Non-Argument Calendar

D.C. Docket No. 1:14-cr-00059-WSD-CMS-1

UNITED STATES OF AMERICA,

Plaintiff-Appellee,

versus

HERSCHELL HARVELL, JR.,

Defendant-Appellant.

Appeal from the United States District Court for the Northern District of Georgia

(October 21, 2016)

Before WILSON, WILLIAM PRYOR and ROSENBAUM, Circuit Judges.

PER CURIAM:

Herschell Harvell Jr. appeals his sentence of imprisonment for 32 months for two convictions of making false statements to a financial institution, 18 U.S.C. § 1014. The district court increased Harvell's offense level by two points for his use of a special skill in committing the offenses, U.S.S.G. § 3B1.3. Harvell argues that his previous employment with the United States Department of Housing and Urban Development, Office of the Inspector General, did not give him a special skill. We affirm.

We review for clear error the finding that Harvell used a special skill. *United States v. De la Cruz Suarez*, 601 F.3d 1202, 1219 (11th Cir. 2010).

The district court did not clearly err in enhancing Harvell's base offense level for his use of a special skill in fraud investigations to help him commit the offenses of conviction. The average person would lack intimate knowledge of loan and real estate procedures. *United States v. Calderon*, 127 F.3d 1314, 1339 (11th Cir. 1997). But Harvell worked for the Housing Department for 15 years, which made his training "substantial." U.S.S.G. § 3B1.3, cmt. n.4. He knew various "tricks of the trade" regarding mortgage fraud. *Calderon*, 127 F.3d at 1339. And he used that special skill "in a manner that significantly facilitated the commission or concealment of the offense." U.S.S.G. § 3B1.3. He concealed or misrepresented assets, income, living expenses, and business ownership. And the district court was entitled to find that he did so in a way that only a seasoned fraud investigator would know how to do. We affirm.

AFFIRMED.