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IN THE UNITED STATES DISTRICT COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

UNITED STATES OF AMERICA	)	
	)	
v.	)	Criminal No. 09-25
	)	
DEBRA PHILLIPS	)	(18 U.S.C. § 1349)

INFORMATION

The United States Attorney charges:

THE CONSPIRACY AND ITS OBJECTS

1. From in or around August 2007, and continuing thereafter until in or around September 2007, in the Western District of Pennsylvania and elsewhere, the defendant, DEBRA PHILLIPS, knowingly and willfully did conspire, combine, confederate and agree with other persons known to the United States Attorney as DZ and RD, to commit an offense against the United States, that is, Wire Fraud, in violation of Title 18, United States Code, Section 1343.

MANNER AND MEANS OF THE CONSPIRACY

2. It was a part of the conspiracy that the defendant, DEBRA PHILLIPS, operated Equitable Lending, a mortgage broker business that assisted buyers of real estate to obtain financing to purchase real estate.


3. It was a part of the conspiracy that the defendant, DEBRA PHILLIPS, assisted individuals known to the United States Attorney as RM and MG to submit loan applications that, as the defendant, DEBRA PHILLIPS, then well knew contained material

misrepresentations related to the financial condition of RM and MG and about whether RM and MG were borrowing money to make the down payment.

4. It was further a part of the conspiracy that other members of the conspiracy submitted false documents in connection with the loan closings representing that RM and MG had made a down payment on the properties that they were purchasing, when in fact as the defendant, DEBRA PHILLIPS, and other members of the conspiracy then well knew, RM and MG did not make any down payment associated with the purchase of the properties.

5. It was further a part of the conspiracy that the defendant, DEBRA PHILLIPS, caused wire transfers from the accounts of the lending institutions, located outside the Commonwealth of Pennsylvania, to the accounts of the closing agent located in the Commonwealth of Pennsylvania, in furtherance of the Wire Fraud scheme.

All in violation of Title 18, United States Code, Section 1349.

  
\_\_\_\_\_  
MARY BETH BUCHANAN  
United States Attorney  
PA ID No. 50254

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UNITED STATES OF AMERICA )  
 )  
 v. )  
 )  
 DEBRA PHILLIPS )

Criminal No. 09-25

WAIVER OF INDICTMENT

I, Debra Phillips, the above-named defendant, having been accused of Wire Fraud Conspiracy, in violation of Title 18, United States Code, Section 1349, and being advised of the nature of the charge, the proposed Information and of my rights, in accordance with Rule 7(b) of the Federal Rules of Criminal Procedure, do hereby waive in open Court, prosecution by Indictment and consent that the proceeding may be by Information rather than by Indictment.

\_\_\_\_\_  
Date

\_\_\_\_\_  
Defendant

\_\_\_\_\_  
Counsel for Defendant

Before \_\_\_\_\_  
United States District Court Judge

IN THE UNITED STATES DISTRICT COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

UNITED STATES OF AMERICA )  
 )  
 v. )  
 )  
 DEBRA PHILLIPS )

Criminal No. 09-25

ARRAIGNMENT PLEA

Defendant Debra Phillips  
being arraigned, pleads \_\_\_\_\_  
in open Court this \_\_\_\_\_ day of  
\_\_\_\_\_, 20\_\_\_\_.

\_\_\_\_\_  
(Defendant's Signature)

\_\_\_\_\_  
(Attorney for Defendant)

CRIMINAL CASE INFORMATION SHEET

Pittsburgh  X  Erie \_\_\_\_\_ Johnstown \_\_\_\_\_

Related to No.  08-33  Judge  Ambrose   
(All criminal prosecutions arising out of the same criminal transaction or series of transactions are deemed related).

CATEGORY: 1. \_\_\_\_\_ Antitrust & Securities Fraud  
2. \_\_\_\_\_ Tax  
3.  X  General Criminal

Defendant's name:  Debra Phillips

Is Indictment waived:  X  yes \_\_\_\_\_ no

Pretrial Diversion: \_\_\_\_\_ yes  X  no

Juvenile proceeding: \_\_\_\_\_ yes  X  no

Defendant is: \_\_\_\_\_ Male  X  Female

Superseding Indictment or Information: \_\_\_\_\_ yes  X  no

Previous case number: \_\_\_\_\_

If superseding, previous case was/will be:

- \_\_\_\_\_ Dismissed on defendant's motion
- \_\_\_\_\_ Dismissed on government's motion
- \_\_\_\_\_ After appellate action
- \_\_\_\_\_ Other (explain)

County in which first offense cited occurred:  Allegheny

Previous proceedings before Magistrate Judge: \_\_\_\_\_

Case No.: \_\_\_\_\_

PLEASE INCORPORATE MAGISTRATE CASE WITH CRIMINAL CASE

Date arrested or date continuous U.S. custody began: \_\_\_\_\_

Defendant: \_\_\_\_\_ is in custody  X  is not in custody

Name of Institution: \_\_\_\_\_

Custody is on: \_\_\_\_\_ this charge \_\_\_\_\_ another charge  
\_\_\_\_\_ another conviction

\_\_\_\_\_ State \_\_\_\_\_ Federal

