

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

UNITED STATES OF AMERICA

v.

RAYMON HARRIS

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Criminal No. 06-74
(18 U.S.C. § 1343)

INFORMATION

The United States Attorney charges:

INTRODUCTION

PURPOSE OF THE SCHEME AND ARTIFICE

1. From in or around July 2002, and continuing thereafter to in or around May 2004, in the Western District of Pennsylvania, the defendant, RAYMON HARRIS, devised and intended to devise a scheme and artifice to defraud and for obtaining money and property by means of false and fraudulent pretenses, representations and promises, well knowing at the time that the pretenses, representations and promises were false and fraudulent when made.

THE SCHEME AND ARTIFICE

2. It was part of the scheme and artifice to defraud that the defendant, RAYMON HARRIS, applied for loans in his own name and in the name of an individual known to the United States Attorney.

3. It was further a part of the scheme and artifice to defraud that the defendant, RAYMON HARRIS, in connection with those loans, provided false documents to secure the loans, including but not limited to, false appraisals that materially overstated the

values of the properties and false income documents that grossly overstated the borrower's income.

THE WIRE COMMUNICATIONS

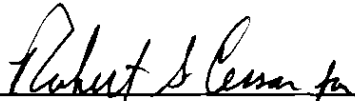
COUNTS 1 - 3

4. On or about the dates set forth below, each date representing a separate count, in the Western District of Pennsylvania, and elsewhere, the defendant, RAYMON HARRIS, for the purpose of executing and attempting to execute the scheme and artifice to defraud, did cause to be transmitted in interstate commerce, by means of a wire communication, certain signs and signals, that is, the following wire transfers funding the loans referred to above:

Count	Date	Description of Wire
One	7/16/2002	Wire transfer of approximately \$126,882.73 from the Guaranty Residential Lending Corporation account at Guaranty Bank, in Austin, Texas to the Lisa Gerideau-Williams, Esquire account at PNC Bank in Pittsburgh, Pennsylvania related to the property located at 7770 Thon Drive, Pittsburgh, Pennsylvania
Two	10/31/2002	Wire transfer of approximately \$294,018.60 from the Guaranty Residential Lending Corporation account at Guaranty Bank, in Austin, Texas to the Lisa Gerideau-Williams, Esquire account at PNC Bank in Pittsburgh, Pennsylvania related to the property located at 519 Wallace Avenue, Pittsburgh, Pennsylvania

Count	Date	Description of Wire
Three	5/11/2004	Wire transfer of approximately \$102,919.31 from the Wachovia Bank account at Wachovia Bank, in Raleigh, North Carolina to the Millennium Settlement Services LLC account at PNC Bank in Pittsburgh, Pennsylvania related to the property located at 3504 Shadeland Avenue, Pittsburgh, Pennsylvania

In violation of Title 18, United States Code, Section 1343.



MARY BETH BUCHANAN
United States Attorney
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