

UNITED STATES DISTRICT COURT
EASTERN DISTRICT OF MICHIGAN
SOUTHERN DIVISION

UNITED STATES OF AMERICA,

Plaintiff,

Case: 2:06-cr-20572
Assigned To: Lawson, David M
Referral Judge: Scheer, Donald A
Filed: 11-09-2006 At 04:12 PM
INFO USA V. HAMAD (TAM)

-vs-

D-1 TARIQ F. HAMAD,

Defendant.

INFORMATION

THE UNITED STATES ATTORNEY CHARGES:

COUNT ONE
(18 U.S.C. § 1343 – Wire Fraud)

D-1 TARIQ F. HAMAD

1. From approximately January 2001 to June 2003, in the Eastern District of Michigan, TARIQ F. HAMAD, defendant herein, devised and participated in a scheme to defraud mortgage lenders and to obtain money by means of false and fraudulent pretenses and representations.

2. It was a part of the scheme that HAMAD would prepare loan applications and related documents (the loan packages), or cause them to be prepared, and would then submit the loan packages to mortgage lenders, or cause them to be submitted.

3. It was also a part of the scheme that each of the loan packages submitted

to a mortgage lender would be fraudulent in one or more of the following ways, as

HAMAD well knew:

- the purpose of the loan was not to buy or refinance a residence,
- the borrower described on the application was not the true borrower,
- the description of the borrower's employment was false,
- documents purporting to substantiate the borrower's employment (W-2 Forms, check stubs) were bogus,
- the appraisal was inflated and forged,
- title to the property was not free and clear, and the title company purporting to guarantee clear title was merely a name used by the defendants (Taylor Title, Downriver Title, Tri-County Title) to carry out their scheme,
- photographs were included that depicted a property other than the property identified in the loan application.

4. On a number of different occasions during the period January 2001 to June 2003, for the purpose of executing the scheme, TARIQ F. HAMAD, defendant herein, did knowingly cause to be transmitted by means of wire in interstate commerce certain writings, signs, signals, and sounds, which constituted the transfer by wire of loan proceeds from a bank account located outside of the State of Michigan of a mortgage lender to a bank account located in metropolitan Detroit in the name of "Taylor Title," "TT Escrow," "Downriver Title," or "Tri-County Title," in the Eastern District of Michigan, Southern Division, in violation

of Section 1343 of Title 18 of the United States Code.

STEPHEN J. MURPHY
United States Attorney

s/Stephen L. Hiyama

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Date: November 9, 2006

United States District Court
Eastern District of Michigan

Criminal Case Cover Sheet

Case Number:

ORIGINAL

NOTE: It is the responsibility of the Assistant U.S. Attorney signing this form to complete it accurately in all respects.

Companion Case Information	Companion Case Number:
This may be a companion case based upon LCrR 57.10(b)(4):	Judge Assigned:
<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	AUSA's Initials: <i>SLA</i>

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County Where Offense Occurred: WAYNE

Check One: **Felony** **Misdemeanor** **Petty Offense**

Indictment ___ / Information ___ no prior complaint
 Indictment ___ / Information based on prior complaint [Case number: 03-80586]
 Indictment ___ / Information ___ based on LCrR 57.10(d) [Complete Superseding section below.]

Superseding Case Information:

Superseding to Case No: _____ **Judge:** _____

- Original case was terminated; no additional charges or defendants.
- Corrects errors; no additional charges or defendants.
- Involves, for plea purposes, different charges or adds counts.
- Embraces same subject matter but adds the additional defendants or charges below:

Defendant name

Charges

11/9/06
Date

SLA
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