

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

UNITED STATES OF AMERICA)
)
 v.) Criminal No. 05-359
) (18 U.S.C. § 1343)
JEFFREY MARTIN)

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U.S. DISTRICT COURT
WESTERN DISTRICT OF PENNSYLVANIA

INFORMATION

The United States Attorney charges:

INTRODUCTION

PURPOSE OF THE SCHEME AND ARTIFICE

1. From in or around October, 2001, and continuing thereafter to in or around February, 2003, in the Western District of Pennsylvania, the defendant, JOSEPH MARTIN, 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, JEFFREY MARTIN, 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, JEFFREY MARTIN, 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, such as W-2's, that grossly overstated the borrower's income.

THE WIRE COMMUNICATIONS


COUNTS 1 - 5

4. On or about the dates set forth below, in the Western District of Pennsylvania, the defendant, JEFFREY MARTIN, 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 | 7/31/2001 | Wire transfer of approximately \$34,993.19 from the Countrywide Home Loan account at the Bank of New York, in New York, New York, to the Direct Settlement Services, LP account at PNC Bank in Pittsburgh, Pennsylvania related to the property located at 290 Hansell Street, Pittsburgh, Pennsylvania |
| Two | 11/05/2001 | Wire transfer of approximately \$137,252.68 from the Countrywide Home Loan account at the Bank of New York, in New York, New York, to the Renaissance Settlements LLC account at PNC Bank in Pittsburgh, Pennsylvania related to the property located at 4924 Dearborn Street, Pittsburgh, Pennsylvania |
| Three | 2/25/2002 | Wire transfer of approximately \$192,488.35 from the Guaranty Bank account at Guaranty Bank, in Austin, Texas to the Loan Closing Corporation account at Mellon Bank in Pittsburgh, Pennsylvania related to the property located at 7419 Race Street, Pittsburgh, Pennsylvania |

| Count | Date | Description of Wire |
|-------|-----------|--|
| Four | 7/08/2002 | Wire transfer of approximately \$294,133.15 from the Guaranty Bank account at Guaranty Bank, in Austin, Texas to the Robert Williams, Esquire account at PNC Bank in Pittsburgh, Pennsylvania related to the property located at 34 Kenny Way, Pittsburgh, Pittsburgh, Pennsylvania |
| Five | 2/21/2003 | Wire transfer of approximately \$54,439.06 from the National City Bank account at National City Bank in Cleveland, Ohio to the Millennium Settlement Services LLC account at PNC Bank in Pittsburgh, Pennsylvania, related to the property at 7419 Race Street, Pittsburgh, Pennsylvania |

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


MARY BETH BUCHANAN
United States Attorney
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