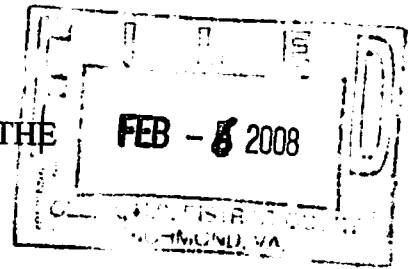


IN THE UNITED STATES DISTRICT COURT FOR THE
EASTERN DISTRICT OF VIRGINIA



Richmond Division

UNITED STATES OF AMERICA

v.

ANNA ESSEX THORNE,

Defendant.

Criminal No. 3:08CR 069
18 U.S.C. § 371
Conspiracy to Commit Wire Fraud
(Count 1)

CRIMINAL INFORMATION

THE UNITED STATES ATTORNEY CHARGES THAT:

Beginning in or about June 2005, and continuing through in or about July 2006, the exact dates being unknown to the United States Attorney, in the Richmond Division of the Eastern District of Virginia and elsewhere, defendant ANNA ESSEX THORNE, did knowingly and willfully combine, conspire, confederate and agree with other persons both known and unknown to the United States Attorney, to commit the following offense against the United States, to wit: with intent to defraud, knowingly devising and attempting to devise a scheme and artifice to defraud and to obtain money and property by means of materially false and fraudulent pretenses, representations and promises, by transmitting and causing to be transmitted certain writings by means of wire communications in interstate commerce, in violation of 18 U.S.C. § 1343.

MANNER AND MEANS OF THE CONSPIRACY

It was part of the conspiracy that the defendant and her co-conspirators would and did:

- a. locate a single family residence located in the Richmond, Virginia area with an owner in financial distress;
- b. meet with the owner and promote a "home relief" program under the guise of helping the owner improve their finances and keep his or her residence;

- c. select a conspirator willing to use his or her credit to purchase the target residence in exchange for compensation;
- d. prepare and submit false and fraudulent loan documentation in order to secure a mortgage loan for the targeted single family residence;
- e. conduct the closing for the sale of the target residence without the owner being present; and
- f. execute a fraudulent HUD-1 Settlement Statement including inflated "reductions" allowing the payment of closing proceeds to a conspirator for distribution among the co-conspirators; and
- g. distribute the fraudulently obtained funds among the coconspirators.

OVERT ACTS

In furtherance of the conspiracy and in order to effect the objects thereof, the defendant and her co-conspirators committed and caused to be committed the following overt acts, among others, in the Richmond Division of the Eastern District of Virginia and elsewhere:

1. In or about the Summer of 2005, the exact date being unknown to the United States Attorney, D.S. contacted L.T., the owner of the residence at 1808 Geffert Drive, Richmond, Virginia, about Prestige Mortgage's "home relief" program. At the time, L.T. was having financial difficulties and was in bankruptcy.
2. In or about September 2005, the exact date being unknown to the United States Attorney, ANNA ESSEX THORNE (hereafter referred to as ESSEX), who was then employed by Prestige Mortgage, agreed to purchase 1808 Geffert Drive and receive compensation for using her credit in connection with this transaction.
3. On or about September 22, 2005, another person submitted false and material documentation to the proposed lender for the mortgage transaction, First Mariner Mortgage, containing an false explanation regarding an inflated balance in ESSEX' personal account at

Bank of America. The documentation falsely claimed that a \$51,505.88 deposit into the account resulted from an individual named P.F. selling her home and using the funds to pay back money owed to ESSEX. ESSEX was aware of this false and material submission at the time of the loan.

4. On or about September 27, 2005, ESSEX executed a fraudulent Uniform Residential Loan Application (URLA) to be submitted to First Mariner Mortgage in connection with the request for a mortgage loan of \$92,000 for the purchase of 1808 Geffert Drive. On the URLA, ESSEX made false and material misrepresentations regarding the following:

- (a) ESSEX falsely represented that she had been employed as a loan officer at New Directions Mortgage for 2 years and 7 months. In order to qualify for this loan, First Mariner Mortgage, the mortgage company financing her purchase of 1808 Geffert Drive, required that the borrower be employed for two years in the same job at the same place. In reality, ESSEX had worked at New Directions Mortgage for less than one year before leaving the company in or around August 2005.
- (b) In the "Schedule of Real Estate Owned" section of the URLA, ESSEX failed to list two other pieces of property that she had purchased through Prestige Mortgage on which she had additional mortgages. These properties were 4021 Orchard Glen Drive (purchased on June 29, 2005 for approximately \$179,000) and 4503 McGill Street (purchased on August 24, 2005 for approximately \$89,000) in Richmond, Virginia.
- (c) ESSEX failed to reveal that at the time of the application, she was actually employed by Prestige Mortgage, the company that was listed as being responsible for brokering the mortgage transaction.

5. On or about September 27, 2005, ESSEX executed a false and fraudulent HUD-1 Settlement Statement in connection with her purchase of 1808 Geffert Drive, Richmond, Virginia. This HUD-1 reflected that the sales price for the home was \$115,000, with a number of reductions in the amount due to seller, which effectively transferred \$39,885.59 in proceeds that would have been due to the seller to co-conspirator F.T.


6. On or about September 27, 2005, ESSEX and her co-conspirators caused First Mariner Mortgage to fund and transmit by wire communication approximately \$91,720.32 from the First Mariner Bank in Baltimore, Maryland to Southern Central Title, LLC's account maintained at Wachovia Bank in Virginia in order to close ESSEX' purchase of 1808 Geffert Drive from L.T.

6. On or about September 27, 2005, ESSEX and her co-conspirators caused a check to be issued from the Southern Central Title in the amount of \$42,435.59 (which comprises the \$39,885.59 and \$2,550 in excess funds brought to closing by ESSEX) payable to F.T.

7. On or about a date following September 27, 2005, the exact dates being unknown to the United States Attorney, ESSEX and the other co-conspirators split the proceeds from the sale of L.T.'s house.

Respectfully Submitted,

CHUCK ROSENBERG
UNITED STATES ATTORNEY

By: 
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Assistant United States Attorney
Main Street Centre
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Richmond, Virginia 23219-2447
(804) 819-5400

Criminal Case Cover Sheet

Studen
U.S. District Court

Place of Offense:

City: Richmond, Virginia
County/Parish _____

Related Case Information:
Indictment _____ Docket No. 3:08CR069
Same Defendant X New Defendant _____
Magistrate Judge Case No. _____
Search Warrant Case No. _____
R 20/R 40 from District of _____

Defendant Information:

This case is related to other proceedings in this Court: YES X NO _____ If yes, Docket No. 3:07CR00124 (H)

Defendant Name: **ANNA ESSEX THORNE**

Alias Name: NONE

Address: _____

Birth Date: _____ SSN: _____ Sex: _____ Race: _____

Counsel for Defendant: Maria Jankowski (804)343-0112

U.S. Attorney Information:

AUSA: MICHAEL R. GILL Bar #: _____

Interpreter: ___ No ___ Yes List language and/or dialect: _____

Location Status:

- ___ Has Not Been Arrested
- ___ Already in Federal Custody
- ___ Already in State Custody ___ Defendant is available for court proceedings in this District
- ___ On Pretrial Release
- ___ Fugitive
- ___ Unknown
- ___ Bond
- X Issue Summons

U.S.C. Citations

Total # of Counts: 1 ___ Petty ___ Misdemeanor X Felony

Statute	Description of Offense Charged	Count(s)
In violation of Title 18 U.S.C. § 371	Conspiracy to Commit Wire Fraud	<u>1</u>

Date: February 6, 2008 Signature of AUSA Michael Gill

District Court Case No. (to be filled in by deputy clerk): _____

