

FILED IN CHAMBERS
U.S.D.C. Atlanta

United States District Court

NORTHERN DISTRICT OF GEORGIA

APR 22 2005

By: *Luther B. Thomas*
LUTHER B. THOMAS, Clerk
Deputy Clerk

ORIGINAL

UNITED STATES OF AMERICA
v.

CRIMINAL COMPLAINT

VIRGINIA NORVIT

CASE NUMBER: 1:05-~~ME~~-0518

(Name and Address of Defendant)

I, the undersigned complainant being duly sworn state the following is true and correct to the best of my knowledge and belief. From in or about January 2005 through on or about April 22, 2005, in Fulton and Forsyth County, in the Northern District of Georgia defendant(s) did, Track Statutory Language of Offense)

aid and abet in devising a scheme and artifice to defraud a mortgage lender of money and property by misrepresenting the borrower Virginia Norvit's employment, income, assets and liabilities when applying for and obtaining a mortgage loan from GreenPoint Mortgage Funding, Inc., a division of North Fork Bank, and FDIC insured financial institution, said borrower misrepresentations causing Greenpoint to wired loan closing proceeds from North Fork Bank in New York to a NDGA closing attorney,

in violation of Title 18 United States Code, Section(s) 1343, 1344 and 2.

I further state that I am a(n) Special Agent of the Federal Bureau of Inveztigation and that this complaint is based on the following facts:

See Attached Sheet

Continued on the attached sheet and made a part hereof. Yes No

William J. H. Filson

Signature of Complainant
William J. H. Filson

Based upon this complaint, this Court finds that there is probable cause to believe that an offense has been committed and that the defendant has committed it. Sworn to before me, and subscribed in my presence

April 22, 2005 at _____
Date

Atlanta, GA
City and State

Janet F. King
United States Magistrate Judge
Name and Title of Judicial Officer
AUSA Gale McKenzie

Janet F. King

Signature of Judicial Officer

IN THE UNITED STATES DISTRICT COURT
FOR THE NORTHERN DISTRICT OF GEORGIA
GAINESVILLE DIVISION
AFFIDAVIT

I, William J.H. Filson, being first duly sworn states as follows:

I have been employed as a Special Agent of the Federal Bureau of Investigation for approximately 8 years and I am currently assigned to the Atlanta Division, Gainesville Resident Agency. During the course of my career, I have conducted numerous investigations of various types of white collar crime, including bank fraud. The information contained in this affidavit is based on my personal knowledge and information provided to me by law enforcement personnel and civilians assisting in the investigation.

On March 14, 2005, VIRGINIA NOVRIT purchased a residence located at 8425 Cog Hill Trace, Duluth, Forsyth County, Georgia 30097, for \$950,000, from Crown Custom Homes, Inc. This property had previously been listed in the FMLS at a price of \$799,900.

NOVRIT obtained a first and second mortgage from GREENPOINT MORTGAGE FUNDING, INC., Novato, California, a wholly owned subsidiary of FDIC insured NORTH FORK BANK, Melville, New York. The amount of the loans were \$760,000 and \$95,000.00. NOVRIT stated on the loan application, which was signed on 03/14/2005, the she was employed by C. DAVE DAVIS, LLC. located at 20 Lighthouse Road, Hilton Head Island, South Carolina 29928. NOVRIT listed that she was the president of the company had been employed by C. DAVE DAVIS, LLC. for a period of five years. NOVRIT listed her employer's telephone number as (843) 422-3562. NOVRIT listed a monthly income of \$25,000.

The funding for this transaction was wired from NORTH FORK BANK, Melville, New York, to the escrow account of The Rachael Law Group, PC., on or about March 14, 2005.

On April 21, 2005, your affiant contact the telephone number listed for C. DAVE DAVIS, LLC. An individual who identified himself as DAVE DAVIS answered the telephone. DAVIS advised that the number contacted by the affiant was not a business telephone number. Further investigation revealed that the address listed for the business is located within a group of residential condominiums.

Further investigation revealed that no income has ever been reported for NOVRIT with the South Carolina Employment Security Commission.

NOVRIT signed the Uniform Residential Loan Application for the aforementioned loans on March 14, 2005. NOVRIT failed to disclose to GREENPOINT MORTGAGE FUNDING, INC., that she had purchased three other properties in the Atlanta, Georgia, area on February 25, 2005, for over \$100,000 each. The details of the purchases are as follows:

1. Property: Amberly East Subdivision, Lot 17, Dekalb County, Georgia
Lender: Long Beach Mortgage Company
Purchase Date: 02/25/2005
Seller: Victor Warren Properties.

2. Property: Chapel Hill Phase I, Lot 20, Dekalb County, Georgia
Lender: Long Beach Mortgage Company
Purchase Date: 02/25/2005
Seller: Victor Warren Properties.

3. Property: DeLowe Park Subdivision, Unit 4/ Lot 4, Fulton County, Georgia
Lender: Long Beach Mortgage Company
Purchase Date: 02/25/2005
Seller: Victor Warren Properties, 600 Black Water Cove, Atlanta, Georgia 30328