

FILED

IN THE UNITED STATES DISTRICT COURT
FOR THE WESTERN DISTRICT OF NEW YORK

SEP 23 2005

UNITED STATES OF AMERICA

05-CR-61314

U.S. DISTRICT COURT
WESTERN DISTRICT OF NEW YORK

INFORMATION
(Felony)

- vs -

WILLIAM O'KEEFE,

Violation:
18 U.S.C. §1344

Defendant.

COUNT 1

The United States Attorney Charges That:

1. On or about February 9, 1999, the defendant, WILLIAM O'KEEFE, in the Western District of New York, devised a scheme and artifice to obtain moneys and funds owned by or under the custody or control of Standard Federal Bank by means of false or fraudulent pretenses, representations, or promises.

2. It was part of the scheme and artifice that on or about February 9, 1999, the defendant, purchased a home for \$58,000. When applying for a mortgage loan, the defendant submitted or caused to be submitted false documents to Standard Federal Bank. Standard Federal Bank relied on the false statements and representations made by the defendant and provided the defendant with a mortgage in the amount of \$57,525. The defendant

subsequently defaulted on the mortgage and the property was foreclosed upon causing a loss to Standard Federal Bank of \$50,425.

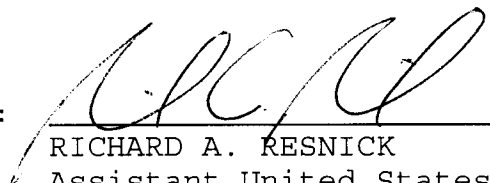
3. At all times relevant, the Standard Federal Bank had its deposits insured by the Federal Deposit Insurance Corporation.

All in violation of Title 18, United States Code, Section 1344.

Dated: Rochester, New York
September ~~23~~, 2005

KATHLEEN M. MEHLTRETTER
Acting United States Attorney
Western District of New York

BY:



RICHARD A. RESNICK
Assistant United States Attorney