

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

UNITED STATES OF AMERICA )

Criminal No. 08-37

v. )

(18 U.S.C. § 371)

WAYNE FUMEA )

FILED

JAN 29 2008

INDICTMENT

CLERK, U.S. DISTRICT COURT  
WEST. DIST. OF PENNSYLVANIA

THE CONSPIRACY AND ITS OBJECTS

1. From in or around July 2006, and continuing thereafter until in or around November 2006, in the Western District of Pennsylvania, the defendant, WAYNE FUMEA, knowingly and willfully did conspire, combine, confederate and agree with persons known to the grand jury, to commit an offense against the United States, that is, Wire Fraud, in violation of Title 18, United States Code, Section 1343.

MANNER AND MEANS OF THE CONSPIRACY

2. It was a part of the conspiracy that an individual known to the grand jury and identified as KF operated a business in which she assisted borrowers in obtaining loans used to purchase properties.

3. It was further a part of the conspiracy that KF assisted the defendant, WAYNE FUMEA, in obtaining loans collateralized by five properties located in the Western District of Pennsylvania.

4. It was further a part of the conspiracy that the financial condition of the defendant, WAYNE FUMEA, made it unlikely that he could obtain the loans legitimately.

5. It was further a part of the conspiracy that KF and the defendant, WAYNE FUMEA, submitted false information and documents to the lending institutions so that the defendant, WAYNE FUMEA, qualified for the loans, including but not limited to overstated appraisals, false leases, and false verifications of employment.

6. It was further a part of the conspiracy that the lending institutions funded the loans through interstate wire transfers.

#### OVERT ACTS

7. In furtherance of the conspiracy, and to effect the objects of the conspiracy, the defendant, WAYNE FUMEA, and other persons known to the grand jury did commit and cause to be committed, the following overt acts, among others, in the Western District of Pennsylvania:

a. On or about September 7, 2006, the defendant, WAYNE FUMEA, participated in the purchase of the property located 1129 Bell Avenue, Braddock, Pennsylvania and the closing of the related loan;

b. On or about September 12, 2006, the defendant, WAYNE FUMEA, participated in the purchase of the property located

232 Zara Street, Pittsburgh, Pennsylvania and the closing of the related loan;

c. On or about October 16, 2006, the defendant, WAYNE FUMEA, participated in the purchase of the property located 449 Pacific Avenue, McKeesport, Pennsylvania and the closing of the related loan;

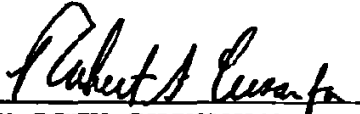
d. On or about October 16, 2006, the defendant, WAYNE FUMEA, participated in the purchase of the property located 1130 Kirkpatrick Street, Braddock, Pennsylvania and the closing of the related loan; and

e. On or about November 30, 2006, the defendant, WAYNE FUMEA, participated in the purchase of the property located 519 Allegheny Avenue, Glassport, Pennsylvania and the closing of the related loan.

In violation of Title 18, United States Code, Section 371.

A True Bill,

  
FOREPERSON

  
MARY BETH BUCHANAN  
United States Attorney  
PA ID No. 50254