

UNITED STATES DISTRICT COURT  
SOUTHERN DISTRICT OF OHIO  
WESTERN DIVISION

UNITED STATES OF AMERICA

v.

STEVEN CAREY

CRIMINAL NO.

**1104 CR 00139**

INFORMATION

18 U.S.C. § 2

18 U.S.C. § 371

18 U.S.C. § 1344

26 U.S.C. § 7206(1)

HONORABLE SUSAN J. DLOTT

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COUNT 1  
(18 U.S.C. § 371)

1. Between January 1, 2000, and October 1, 2003, in the Southern District of Ohio; the defendant, **STEVEN CAREY**, knowingly, intentionally, and willfully, conspired with others to commit an offense against the United States, including, but not limited to, Bank Fraud, Filing a False Loan Application, Wire Fraud, and Mail Fraud, and in so doing, carried out at least one overt act in furtherance of the conspiracy including, but not limited to, the conduct alleged in Count 2.

All in violation of 18 U.S.C. § 371.

COUNT 2  
(18 U.S.C. §§ 1344 and 2)

1. On or about January 11, 2002, in the Southern District of Ohio, the defendant, **STEVEN CAREY**, knowingly signed and submitted a false statement, that is a Form HUD-1 Settlement Statement from the Department of Housing and Urban Development, to ABN Amro, whose deposits were insured by the Federal Deposit Insurance Corporation, for the purpose of

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WESTERN DIVISION  
COLUMBUS, OHIO  
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obtaining moneys from ABN Amro by means of false or fraudulent pretenses or representations in connection with a mortgage loan application.

2. On or about April 2, 2001, Steven Carey purchased the property located at 3228 Daytona Avenue in Cincinnati, Ohio, for \$72,000. Then, on January 11, 2002, Mr. Carey sold the property to Demetrious Uddin for \$145,000. According to the HUD-1 Settlement Statement, Mr. Uddin brought a down payment of \$19,765 to the closing. In reality, Mr. Uddin did not provide the funds used to make the down payment on this property. Mr. Carey, as seller, signed the HUD-1 Statement knowing it was false. In addition, an appraisal completed by ORB Appraisal Service supporting the inflated sales prices of \$145,000 was submitted to the lender. Mr. Carey was aware that the appraisal was false. The loan package was submitted to ABN Amro whose deposits were then insured by the Federal Deposit Insurance Corporation. Mr. Carey's actions, as well as those of his co-conspirators, were committed in furtherance of a scheme to defraud ABN Amro.

**All in violation of 18 U.S.C. §§ 1344 and 2.**

**COUNT 3**  
**(26 U.S.C. § 7206(1))**

On or about April 15, 2002, in the Southern District of Ohio, the defendant, **STEVEN CAREY**, a resident of Cincinnati, Ohio, did willfully make and subscribe a 2001 U.S. Individual Income Tax Return, Form 1040, which was verified by a written declaration that it was made under the penalties of perjury and was filed with the Internal Revenue Service, which said 2001 U.S. Individual Income Tax Return, Form 1040, he did not believe to be true and correct as to every material matter in that Line 39 of the U.S. Individual Income Tax Return, Form 1040,

reported taxable income of \$15,472.00, whereas, as he then and there well knew and believed,  
his 2001 taxable income was understated by \$28,097.00.

All in violation of 26 U.S.C. § 7206(1).

**GREGORY G. LOCKHART**  
**UNITED STATES ATTORNEY**

A handwritten signature in black ink, appearing to read "Ralph W. Kohnen", written over a horizontal line.

**RALPH W. KOHNEN**  
**Deputy Criminal Chief**