

UNITED STATES DISTRICT COURT
FOR THE DISTRICT OF VERMONT

2006 NOV -9 PM 3:42

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DEPUTY CLERK

UNITED STATES OF AMERICA)
)
 v.)
)
 GERALD MULLANEY)

Crim. No. 2:06 CR 126-1

INDICTMENT

The Grand Jury charges:

On or about the dates listed below, in the District of Vermont and elsewhere, the defendant GERALD MULLANEY knowingly executed and attempted to execute a scheme and artifice to defraud National City Mortgage Co. and National City Bank, financial institutions, by causing falsified appraisals to be submitted to National City Mortgage which overvalued the properties that would secure the mortgage loans being financed by National City Mortgage, and contained material misrepresentations about comparable properties and the subject properties:

<u>BORROWER</u>	<u>APPROXIMATE DATE OF LOAN CLOSING</u>
Sarah Anderson	08/19/2002
Lee Andrews	06/06/2002
Candice Anthony	11/26/2002
Sally Armlin	08/09/2002
Cathleen Ayotte	04/05/2002
Clair Bajdo Sr.	05/31/2002
Marilyn Barron	11/15/2002
Nicholas Benjamin	07/26/2002
David Bertrand	05/23/2003
Charlotte Blake	Did not close
Ronald Breads	08/09/2002
Robert Brinson	10/15/2002
John Brodi	11/12/2002
Lorraine Brooks	07/12/2002
John Brownwood	06/19/2003

BORROWER**APPROXIMATE DATE OF LOAN CLOSING**

Robert Burke	02/21/2003
Randy Burmingham	03/15/2002
Catherine Burnett	07/24/2002
Ward Bush Jr.	02/21/2003
Joel Cassavaw	12/02/2002
Stanislaw Chalon	05/17/2002
Bonnie Colony	05/08/2003
Eric Conger	06/18/2002
David Cool	11/13/2002
Jeffrey Cox	08/29/2003
John Crandall	05/02/2002
Christopher Crandall	05/16/2003
Yelitza Crux' Roman	11/01/2002
Colleen Curr	08/04/2003
Lee Davis	06/21/2002
Stanley Degroff	03/21/2002
Louise Dick	03/14/2003
Robert Dillon, Jr.	07/15/2002
Giselle Dion	08/14/2003
Curtis Dishaw	03/25/2003
Jared Doser	07/19/2002
Steven Dubuque	04/10/2003
Douglas Duval	05/31/2002
Ronald Duval	01/17/2003
Tracey Duval	07/18/2002
Todd Fisher	05/30/2002
Kimberly Fitts	01/03/2003
William Fletcher	11/12/2002
Jeffrey Flinn	10/29/2002
Mary Foley	11/13/2002
Dawn Gainer	07/29/2002
Francis Garrison	04/21/2003
Duane Gemmill	10/07/2002
Duane Guay	08/22/2002
Richard Hall	04/10/2003
William Hamilton III	06/25/2002
Ricky Hendershot	08/15/2002
Jamie Hendrie	08/15/2002
Linda Hoffman	08/26/2003
Kevin Howe	10/29/2002
Patrick Huggins	02/28/2003
Penny Johnson	08/28/2002
Noah Jones	05/31/2002
Kimberly Kelley	05/08/2002
Stephanie Kerr	07/02/2002
Kathleen Kinkead	08/08/2003
Rebecca Larock	07/11/2002

BORROWER**APPROXIMATE DATE OF LOAN CLOSING**

Jason Laroe	05/03/2002
Susan Lefebvre	07/28/2003
Steven Lombard	05/15/2003
Michael Long	08/09/2002
Kristin Lozares	07/25/2002
Michelle Manor	08/30/2002
Kevin Merrill	06/27/2002
Alexander Meshefsky	06/24/2002
Victor Moffitt	01/17/2003
Amber Munson	04/03/2003
Kenneth Nassoiy, Jr.	12/23/2002
James Neyer	08/08/2002
Eric Niswender	10/07/2002
Sean Nolan	07/22/2002
Coleene Nolton	06/05/2002
Frank Oneill	08/29/2003
Charles Parmeter	08/16/2002
Daniel Patnode	01/17/2003
Walter Peczynski	04/29/2003
Elizabeth Plumadore	05/21/2002
Richard Pratt	11/06/2002
Shawn Relation	12/06/2002
Chantel Renadette	08/30/2002
Chad Rix	11/05/2002
Kevin Robinson	01/03/2003
Terrance Sample	05/17/2002
Mark Searles	11/21/2002
Carolyn Sener	04/30/2002
Randy Smith	12/27/2002
Charles Spinner	10/18/2002
Kimberly Stiles	11/14/2002
Todd Stone	08/16/2002
Shelby Trombley	06/20/2002
Crystal Trombley	08/07/2002
Clifford Van Scooter	Did not close
Michael Walpole	12/20/2002
James Walters	10/18/2002
Robert Watkins	05/21/2002
Stuart Weaver	12/02/2002
Catherine Wells	05/31/2002
Ronald G. Whittington, Jr.	08/20/2002
Carl Wood	09/19/2003

(18 U.S.C. §§ 1344 & 2)

A TRUE BILL

Thomas D. Anderson

THOMAS D. ANDERSON (GLW)
United States Attorney

Burlington, Vermont
November 9, 2006