

1538

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

UNITED STATES OF AMERICA ) Criminal No. 08-247  
 )  
 v. ) (18 U.S.C. § 1349)  
 )  
 CARRIE WEBB )

2008 JUN 25 AM 9:55  
CLERK  
U.S. DISTRICT COURT

INFORMATION

The United States Attorney charges:

INTRODUCTION

1. At all material times to the Information, individuals known to the United States Attorney and identified as LT and CC, operated a mortgage business called People's Home Mortgage that assisted individuals in obtaining financing to purchase real estate.

COUNT ONE

THE CONSPIRACY AND ITS OBJECTS

2. From in and around March 2003, and continuing thereafter until in and around May 2007, in the Western District of Pennsylvania and elsewhere, the defendant, CARRIE WEBB, knowingly and willfully did conspire, combine, confederate and agree with other persons known to the United States Attorney, 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

3. It was a part of the conspiracy that LT and the defendant, CARRIE WEBB, with the assistance of other members of the

conspiracy, submitted loan applications to lending institutions that, as the defendant, CARRIE WEBB, then well knew, contained material misrepresentations about the borrowers' financial condition.

4. It was further a part of the conspiracy that the defendant, CARRIE WEBB, with the assistance of other members of the conspiracy, submitted false documents in connection with the loan applications, including but not limited to, appraisals that inflated the true value of the properties, appraisals that represented that they were prepared by licensed appraisers when they were actually prepared by unlicensed appraisers, and employment and income verification documents that misrepresented the borrowers' employment status and overstated the borrowers' income.


5. It was further a part of the conspiracy that CC arranged for money to be transferred to the defendant, CARRIE WEBB, that would be used to obtain a fraudulent verification of deposit, and which was falsely represented as the funds of the defendant, CARRIE WEBB, for use as a down payment, when, in fact, the defendant, CARRIE WEBB, did not intend and did not make a down payment from her funds.

6. It was further a part of the conspiracy that the defendant, CARRIE WEBB, submitted and caused the submission of fraudulent loan applications and other fraudulent documents through the use of the interstate wires, in furtherance of the Wire Fraud

scheme.

7. It was further a part of the conspiracy that the defendant, CARRIE WEEB, caused wire transfers from the accounts of the lending institutions, located outside the Commonwealth of Pennsylvania, to the accounts of the closing agents located in the Commonwealth of Pennsylvania, in furtherance of the Wire Fraud scheme.

All in violation of Title 18, United States Code, Section 1349.

  
\_\_\_\_\_  
MARY BETH BUCHANAN  
United States Attorney  
PA ID No. 50254

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

1538

UNITED STATES OF AMERICA

v.

CARRIE WEBB

)  
)  
)  
)  
)

Criminal No. 08-247

WAIVER OF INDICTMENT

I, CARRIE WEBB, the above-named defendant, having been accused of Wire Fraud Conspiracy, in violation of Title 18, United States Code, Section 1349, and being advised of the nature of the charge, the proposed Information and of my rights, in accordance with Rule 7(b) of the Federal Rules of Criminal Procedure, do hereby waive in open Court, prosecution by Indictment and consent that the proceeding may be by Information rather than by Indictment.

\_\_\_\_\_  
Date

\_\_\_\_\_  
Defendant

\_\_\_\_\_  
Counsel for Defendant

Before

\_\_\_\_\_  
United States District Court Judge

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

UNITED STATES OF AMERICA            )  
                                          )  
                  v.                    )     Criminal No.  
                                          )  
CARRIE WEBB                            )

ARRAIGNMENT PLEA

Defendant CARRIE WEBB  
being arraigned, pleads \_\_\_\_\_  
in open Court this \_\_\_\_\_ day of  
\_\_\_\_\_, 20\_\_\_\_.

\_\_\_\_\_  
(Defendant's Signature)

\_\_\_\_\_  
(Attorney for Defendant)

CRIMINAL CASE INFORMATION SHEET

Pittsburgh  X  Erie \_\_\_\_\_ Johnstown \_\_\_\_\_

Related to No.  08-55  Judge  Conti   
(All criminal prosecutions arising out of the same criminal transaction or series of transactions are deemed related).

CATEGORY: 1. \_\_\_\_\_ Antitrust & Securities Fraud  
2. \_\_\_\_\_ Tax  
3.  X  General Criminal

Defendant's name:  Carrie Webb

Is Indictment waived: \_\_\_\_\_ yes  X  no

Pretrial Diversion: \_\_\_\_\_ yes  X  no

Juvenile proceeding: \_\_\_\_\_ yes  X  no

Defendant is: \_\_\_\_\_ Male  X  Female

Superseding Indictment or Information: \_\_\_\_\_ yes  X  no

Previous case number: \_\_\_\_\_

If superseding, previous case was/will be:

- \_\_\_\_\_ Dismissed on defendant's motion
- \_\_\_\_\_ Dismissed on government's motion
- \_\_\_\_\_ After appellate action
- \_\_\_\_\_ Other (explain)

County in which first offense cited occurred:  Allegheny County

Previous proceedings before Magistrate Judge: \_\_\_\_\_

Case No.: \_\_\_\_\_

PLEASE INCORPORATE MAGISTRATE CASE WITH CRIMINAL CASE

Date arrested or date continuous U.S. custody began: \_\_\_\_\_

Defendant: \_\_\_\_\_ is in custody  X  is not in custody

Name of Institution: \_\_\_\_\_

Custody is on: \_\_\_\_\_ this charge \_\_\_\_\_ another charge  
\_\_\_\_\_ another conviction

\_\_\_\_\_ State \_\_\_\_\_ Federal


Detainer filed: \_\_\_\_\_ yes        X   no  
Date detainer filed: \_\_\_\_\_  
Total defendants:   1    
Total counts:   1    
Data below applies to  
defendant No.:   1    
Defendant's name:   Carrie Webb  

SUMMARY OF COUNTS

<u>COUNT NO.</u>	<u>U.S. CODE</u>	<u>OFFENSE</u>	<u>FELONY</u>	<u>MISDEMEANOR</u>
1	18 U.S.C. § 1349	Wire Fraud Conspiracy	X	

I certify that to the best of my knowledge the above entries are true and correct.

DATE: \_\_\_\_\_

  
BRENDAN T. CONWAY  
Assistant U.S. Attorney  
PA ID No. 78726