


means of false or fraudulent pretenses or representations in connection with a mortgage loan application.

2. On or about August 31, 2001, Christian Larson purchased a property at 114 N. 10th Street in Hamilton, Ohio, for \$75,000 from Ronald Trester. According to the HUD-1, Mr. Larson brought a down payment of \$9,744.28 to the closing. Ms. Yocum prepared a false Form 1003 listing a Fifth Third Bank account with a balance of \$39,000 as the source of the down payment. In reality, Mr. Larson did not have these funds and did not provide the funds used to make the down payment on this property. In fact, Ms. Yocum made the down payment. The loan package was submitted to ABN AMRO. Ms. Yocum's actions were committed in furtherance of a scheme to defraud ABN AMRO.

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

**GREGORY G. LOCKHART
UNITED STATES ATTORNEY**


RALPH W. KOHNEN
Deputy Criminal Chief