

UNITED STATES DISTRICT COURT
MIDDLE DISTRICT OF PENNSYLVANIA

UNITED STATES OF AMERICA	:	
	:	NO. 3:CR-08-
	:	
VS.	:	
	:	
NANCY BARLET,	:	
Defendant	:	
	:	
	:	

INFORMATION

Introduction

At all times relevant to this Information,

1. Nancy Barlet worked as a partner in a “hands-free” investing partnership in which her credit would be used to obtain mortgages for properties to be purchased in the Wilkes-Barre, Pennsylvania area. Barlet operated under the business names of Kima Enterprises, LLC and Kima Enterprises, Inc.

2. Beginning in or about December 2005 and continuing to in or about July 2007, Barlet secured mortgages from Washington Mutual, Wilshire, and Northern Source, and purchased numerous properties.

Scheme and Artifice to Defraud

Between in or about December 2005 and in or about July 2007, in the Middle District of Pennsylvania and elsewhere, the Defendant,

NANCY BARLET,

devised and intended to devise a scheme and artifice to defraud and obtain money and/or

property from various mortgage companies and banks. It was part of the scheme that:

1. The Defendant acted as a “hands-free” investor by securing mortgages and purchasing numerous properties in the Wilkes-Barre, Pennsylvania area at the direction of, and in partnership with, others.

2. The Defendant on several occasions during this time period knowingly and falsely completed mortgage applications by providing false and fraudulent employment information in order to secure loans.

3. The Defendant received or caused to be received through the United States Mail and/or sent or caused to be sent to lenders via the United States Mail, false and fraudulent mortgage applications as part of the mortgage application process.

COUNT 1

THE UNITED STATES ATTORNEY CHARGES:

The United States Attorney incorporates by reference, as though fully set forth herein, the Introduction and Scheme and Artifice to Defraud sections of this Information.

Between in or about December 2005 and in or about July 2007, in the Middle District of Pennsylvania, the Defendant,

NANCY BARLET,

for the purpose of executing and attempting to execute the above described scheme or artifice to defraud, aiding and abetting others, and aided and abetted by others, did obtain moneys, funds, mortgages, and/or other property owned by and under the custody and control of various mortgage companies and banks, by means of false and fraudulent pretenses, representations and

promises, as set forth in the Scheme and Artifice to Defraud Section of this Information, and did take and receive, or cause to be taken and received from the mails, and did send or cause to be sent through the mails, false and fraudulent mortgage applications, to fraudulently obtain mortgages.

In violation of Title 18, United States Code, Section 1341 and 2.


MARTIN C. CARLSON
United States Attorney

Date: 10-10-08