

IN THE UNITED STATES DISTRICT COURT FOR THE  
WESTERN DISTRICT OF MISSOURI  
WESTERN DIVISION

UNITED STATES OF AMERICA,	)	
	)	
Plaintiff,	)	
	)	No. _____
v.	)	Counts One, Two, Four, Five, Nine, Ten,
	)	Twelve, and Thirteen:
	)	18 U.S.C. § 1343 - Wire Fraud
KIMBERLY M. DAVIS,	)	[NMT: Twenty Years Imprisonment,
[DOB: XX/XX/1965]	)	\$250,000 Fine,
	)	NMT: Three Years Supervised Release]
Defendant.	)	

Count Seven:  
18 U.S.C. § 1341 - Mail Fraud  
[NMT: Twenty Years Imprisonment,  
\$250,000 Fine, NMT: Three Years  
Supervised Release]

Counts Three, Six, Eight, Eleven and  
Fourteen:  
18 U.S.C. § 1028A - Aggravated Identity  
Theft  
[NLT: Two Years Imprisonment,  
NMT: Three Years Supervised Release]

All Counts:  
\$100 Mandatory Special Assessment

INDICTMENT

THE GRAND JURY CHARGES THAT:

INTRODUCTION

At the specified times and at all times material to this indictment:

1. Defendant KIMBERLY M. DAVIS worked as a mortgage broker with Liberty Financial Mortgage Company, LLC, located in Liberty, Missouri, between on or about November 2003 and continuing through on or about February 2004.

2. Defendant KIMBERLY M. DAVIS worked as a mortgage broker with The Home Mortgage Group, Inc., located in Gladstone, Missouri, between on or about July 2004 and continuing though on or about January 2005.

3. Absolute Title Company, Inc., located in Gladstone, Missouri, was engaged in the business of title insurance, real estate escrows, and closings. It had a bank account at Lawson Bank, Gladstone, Missouri, and at Midwest Independent Bank, Jefferson City, Missouri; funds received by Absolute Title Company, Inc., via wire transfer were either received at Lawson Bank located in Lawson, Missouri, or Midwest Independent Bank located in Jefferson City, Missouri.

4. Parkway Title, located in Overland Park, Kansas, was engaged in the business of title insurance, real estate escrows, and closings. It had a bank account at Town and Country Bank and funds sent by wire transfer were received at Town and Country Bank located in Leawood, Kansas.

5. Countrywide Home Loans, Inc., also doing business as America's Wholesale Lender, hereinafter Countrywide, was engaged in the business of providing real estate mortgage loans. Its principal place of business was in California. It had a bank account at Bank of New York, located in Oriskany, New York.

6. First Magnus Financial Corp., hereinafter First Magnus Financial, was engaged in the business of making mortgage loans. Its principal office was in Tucson, Arizona. It had a bank account at Chase Manhattan Bank, located in New York, New York.

7. Accredited Home Lenders was engaged in the business of making mortgage loans. It had a bank account at Deutsche Bank Trust Co. Americas, located in New York, New York.

COUNT ONE

8. The Grand Jury incorporates by reference paragraphs one through seven as if fully set forth herein.

9. Between on or about November 19, 2003 through November 25, 2003, in the Western District of Missouri and elsewhere, defendant KIMBERLY M. DAVIS, knowingly executed a scheme and artifice to defraud and to obtain money, funds, and credits and other property owned by and under the custody and control of Countrywide, by means of material false and fraudulent pretenses, representations, and promises.

10. As part of the scheme and artifice to defraud that defendant KIMBERLY M. DAVIS did the following:

- a. Obtained the means of identification consisting of name, date of birth and Social Security Number of Lawrence Ransdell and used those means of identification without his consent or authorization to prepare an application for mortgage loans on real property located at 704 SW Winterstar Drive, Lee's Summit, Jackson County, Missouri;

- b. Prepared and submitted false and fraudulent loan applications and supporting documentation to Countrywide with Lawrence Ransdell's means of identification;
- c. Caused Countrywide to approve said loan applications in reliance on material false and fraudulent representations and omissions of fact;
- d. Caused Countrywide to send in interstate commerce loan proceeds in the form of wire transfers to Absolute Title; and
- e. Obtained personal benefit from the proceeds of the loans and from fees and commissions resulting therefrom.

11. On or about November 25, 2003, in the Western District of Missouri and elsewhere, the defendant KIMBERLY M. DAVIS, for the purpose of executing the afore-described scheme and artifice to defraud, did knowingly cause to be transmitted in interstate commerce, by means of a wire communication, certain signals, to wit: a wire transfer in the amount of \$317,894.75 sent from Countrywide's bank in New York to Absolute Title's bank, Lawson Bank in Lawson, Missouri.

All in violation of Title 18, United States Code, Section 1343.

#### COUNT TWO

12. The Grand Jury incorporates by reference paragraphs one through seven, and paragraphs nine and ten of Count One as if fully set forth herein.

13. On or about November 25, 2003, in the Western District of Missouri and elsewhere, the defendant KIMBERLY M. DAVIS, for the purpose of executing the afore-described scheme and artifice to defraud, did knowingly cause to be transmitted in interstate commerce, by means of a

wire communication, certain signals, to wit: a wire transfer in the amount of \$78,936.60 sent from Countrywide's bank in New York to Absolute Title's bank, Lawson Bank in Lawson, Missouri.

All in violation of Title 18, United States Code, Section 1343.

COUNT THREE

14. On or about November 25, 2003, in the Western District of Missouri and elsewhere, the defendant KIMBERLY M. DAVIS, did knowingly, and without lawful authority, transfer, use, and possess one or more means of identification of another person, Lawrence Ransdell, during and in relation to a felony offense, that being wire fraud as alleged in Counts One and Two herein.

All in violation of Title 18, United States Code, Section 1028A.

COUNT FOUR

15. The Grand Jury incorporates by reference paragraphs one through seven as if fully set forth herein.

16. Between on or about January 21, 2004 through January 27, 2004, in the Western District of Missouri and elsewhere, defendant KIMBERLY M. DAVIS, knowingly executed a scheme and artifice to defraud and to obtain money, funds, and credits and other property owned by and under the custody and control of Countrywide, by means of material false and fraudulent pretenses, representations, and promises.

17. As part of the scheme and artifice to defraud that defendant KIMBERLY M. DAVIS did the following:

- a. Obtained the means of identification consisting of name, date of birth and Social Security Number of Lawrence Ransdell and used those means of identification without his consent or authorization to prepare an application for mortgage loans on real property located at 704 SW Winterstar Drive, Lee's Summit, Jackson County, Missouri;
- b. Prepared and submitted false and fraudulent loan applications and supporting documentation to Countrywide with Lawrence Ransdell's means of identification;
- c. Caused Countrywide to approve said loan applications in reliance on material false and fraudulent representations and omissions of fact;
- d. Caused Countrywide to send in interstate commerce loan proceeds in the form of wire transfers to Parkway Title; and
- e. Obtained personal benefit from the proceeds of the loans and from fees and commissions resulting therefrom.

18. On or about January 27, 2004, in the Western District of Missouri and elsewhere, the defendant KIMBERLY M. DAVIS, for the purpose of executing the afore-described scheme and artifice to defraud, did knowingly cause to be transmitted in interstate commerce, by means of a wire communication, certain signals, to wit: a wire transfer in the amount of \$343,467.34 sent from Countrywide's bank in New York to Parkway Title's bank, Town and Country Bank in Leawood, Kansas.

All in violation of Title 18, United States Code, Section 1343.

COUNT FIVE

19. The Grand Jury incorporates by reference paragraphs one through seven, and paragraphs sixteen and seventeen of Count Four as if fully set forth herein.

20. On or about January 27, 2004, in the Western District of Missouri and elsewhere, the defendant KIMBERLY M. DAVIS, for the purpose of executing the afore-described scheme and artifice to defraud, did knowingly cause to be transmitted in interstate commerce, by means of a wire communication, certain signals, to wit: a wire transfer in the amount of \$68,850.00 sent from Countrywide's bank in New York to Parkway Title's bank, Town and Country Bank in Leawood, Kansas.

All in violation of Title 18, United States Code, Section 1343.

COUNT SIX

21. On or about January 27, 2004, in the Western District of Missouri and elsewhere, the defendant KIMBERLY M. DAVIS, did knowingly, and without lawful authority, transfer, use, and possess one or more means of identification of another person, Lawrence Ransdell, during and in relation to a felony offense, that being wire fraud as alleged in Counts Four and Five herein.

All in violation of Title 18, United States Code, Section 1028A.

COUNT SEVEN

22. The Grand Jury incorporates by reference paragraphs one through seven as if fully set forth herein.

23. Between on or about January 21, 2004 through March 10, 2004, in the Western District of Missouri and elsewhere, defendant KIMBERLY M. DAVIS, knowingly executed a scheme and artifice to defraud and to obtain money, funds, and credits and other property owned by and under the custody and control of First Magnus Financial, by means of material false and fraudulent pretenses, representations, and promises.

24. As part of the scheme and artifice to defraud that defendant KIMBERLY M. DAVIS did the following:

- a. Obtained the means of identification consisting of name, date of birth and Social Security Number of Lawrence Ransdell and used those means of identification without his consent or authorization to prepare an application for a mortgage loan on real property located at 704 SW Winterstar Drive, Lee's Summit, Jackson County, Missouri;
- b. Prepared and submitted a false and fraudulent loan application and supporting documentation to First Magnus Financial with Lawrence Ransdell's means of identification;
- c. Caused First Magnus Financial to approve said loan application in reliance on material false and fraudulent representations and omissions of fact;
- d. Caused First Magnus Financial to send in interstate commerce loan proceeds in the form of a check to Absolute Title;
- e. Caused Absolute Title to send in interstate commerce loan proceeds via DHL, a commercial interstate carrier in the form of a check to payoff Countrywide; and

f. Obtained personal benefit from the proceeds of the loans and from fees and commissions resulting therefrom.

25. On or about March 10, 2004, in the Western District of Missouri and elsewhere, the defendant KIMBERLY M. DAVIS, for the purpose of executing the afore-described scheme and artifice to defraud, did knowingly cause to be delivered by DHL, a commercial interstate carrier, according to directions thereon, an envelope from Absolute Title, Gladstone, Missouri, addressed to Countrywide Home Loans, Plano, Texas, said envelope containing check numbered 10-1800, drawn on Lawson Bank, dated February 13, 2004, in the amount of \$68,000.00, and made payable to Countrywide Home Loans.

All in violation of Title 18, United States Code, Section 1341.

COUNT EIGHT

26. The Grand Jury incorporates by reference paragraphs one through seven, and paragraphs twenty-three and twenty-four of Count Seven as if fully set forth herein.

27. On or about February 9, 2004, in the Western District of Missouri and elsewhere, the defendant KIMBERLY M. DAVIS, did knowingly, and without lawful authority, transfer, use, and possess one or more means of identification of another person, Lawrence Ransdell, during and in relation to a felony offense, that being mail fraud as alleged in Count Seven herein.

All in violation of Title 18, United States Code, Section 1028A.

COUNT NINE

28. The Grand Jury incorporates by reference paragraphs one through seven as if fully set forth herein.

29. Between on or about July 2, 2004 through September 17, 2004, in the Western District of Missouri and elsewhere, defendant KIMBERLY M. DAVIS, knowingly executed a scheme and artifice to defraud and to obtain money, funds, and credits and other property owned by and under the custody and control of Countrywide, by means of material false and fraudulent pretenses, representations, and promises.

30. As part of the scheme and artifice to defraud that defendant KIMBERLY M. DAVIS did the following:

- a. Obtained the means of identification consisting of name, date of birth and Social Security Number of Louis John Jungeblut, III, and used those means of identification without his consent or authorization to prepare applications for mortgage loans on real property located at 2520 SW Wintercreek Drive, Lee's Summit, Jackson County, Missouri;
- b. Prepared and submitted false and fraudulent loan applications and supporting documentation to Countrywide with Louis John Jungeblut, III's means of identification;
- c. Caused Countrywide to approve said loan applications in reliance on material false and fraudulent representations and omissions of fact;
- d. Caused Countrywide to send in interstate commerce loan proceeds in the form of wire transfers to Absolute Title; and
- e. Obtained personal benefit from the proceeds of the loans and from fees and commissions resulting therefrom.

31. On or about September 17, 2004, in the Western District of Missouri and elsewhere, the defendant KIMBERLY M. DAVIS, for the purpose of executing the afore-described scheme and artifice to defraud, did knowingly cause to be transmitted in interstate commerce, by means of a wire communication, certain signals, to wit: a wire transfer in the amount of \$347,438.14 sent from Countrywide's bank in New York to Absolute Title's bank, Midwest Independent Bank in Jefferson City, Missouri.

All in violation of Title 18, United States Code, Section 1343.

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COUNT TEN

32. The Grand Jury incorporates by reference paragraphs one through seven, and paragraphs twenty-nine and thirty of Count Nine as if fully set forth herein.

33. On or about September 17, 2004, in the Western District of Missouri and elsewhere, the defendant KIMBERLY M. DAVIS, for the purpose of executing the afore-described scheme and artifice to defraud, did knowingly cause to be transmitted in interstate commerce, by means of a wire communication, certain signals, to wit: a wire transfer in the amount of \$86,695.19 sent from Countrywide's bank in New York to Absolute Title's bank, Midwest Independent Bank in Jefferson City, Missouri.

All in violation of Title 18, United States Code, Section 1343.

COUNT ELEVEN

34. On or about September 17, 2004, in the Western District of Missouri and elsewhere, the defendant KIMBERLY M. DAVIS, did knowingly, and without lawful authority, transfer, use, and possess one or more means of identification of another person, Louis John Jungeblut III,

during and in relation to a felony offense, that being wire fraud as alleged in Counts Nine and Ten herein.

All in violation of Title 18, United States Code, Section 1028A.

COUNT TWELVE

35. The Grand Jury incorporates by reference paragraphs one through seven as if fully set forth herein.

36. Between on or about December 31, 2004 through January 7, 2005, in the Western District of Missouri and elsewhere, defendant KIMBERLY M. DAVIS, knowingly executed a scheme and artifice to defraud and to obtain money, funds, and credits and other property owned by and under the custody and control of Accredited Home Lenders, Inc., by means of material false and fraudulent pretenses, representations, and promises.

37. As part of the scheme and artifice to defraud that defendant KIMBERLY M. DAVIS did the following:

- a. Obtained the means of identification consisting of name, date of birth and Social Security Number of Steven B. Steed and used those means of identification without his consent or authorization to prepare applications for mortgage loans on real property located at 2520 SW Wintercreek Drive, Lee's Summit, Jackson County, Missouri;
- b. Prepared and submitted false and fraudulent loan applications and supporting documentation to Accredited Home Lenders, Inc., with Steven B. Steed's means of identification;

- c. Caused Accredited Home Lenders, Inc. to approve said loan applications in reliance on material false and fraudulent representations and omissions of fact;
- d. Caused Accredited Home Lenders, Inc. to send in interstate commerce loan proceeds in the form of wire transfers to Absolute Title; and
- e. Obtained personal benefit from the proceeds of the loans and from fees and commissions resulting therefrom.

38. On or about January 7, 2005, in the Western District of Missouri and elsewhere, the defendant KIMBERLY M. DAVIS, for the purpose of executing the afore-described scheme and artifice to defraud, did knowingly cause to be transmitted in interstate commerce, by means of a wire communication, certain signals, to wit: a wire transfer in the amount of \$362,424.61 sent from Accredited Home Lenders, Inc.'s bank in New York to Absolute Title's bank, Midwest Independent Bank in Jefferson City, Missouri.

All in violation of Title 18, United States Code, Section 1343.

#### COUNT THIRTEEN

39. The Grand Jury incorporates by reference paragraphs one through seven, and paragraphs thirty-six and thirty-seven of Count Twelve as if fully set forth herein.

40. On or about January 7, 2005, in the Western District of Missouri and elsewhere, the defendant KIMBERLY M. DAVIS, for the purpose of executing the afore-described scheme and artifice to defraud, did knowingly cause to be transmitted in interstate commerce, by means of a wire communication, certain signals, to wit: a wire transfer in the amount of \$90,079.70 sent

from Accredited Home Lenders, Inc.'s bank in New York to Absolute Title's bank, Midwest Independent Bank in Jefferson City, Missouri.

All in violation of Title 18, United States Code, Section 1343.

COUNT FOURTEEN

41. On or about January 7, 2005, in the Western District of Missouri and elsewhere, the defendant KIMBERLY M. DAVIS, did knowingly, and without lawful authority, transfer, use, and possess one or more means of identification of another person, Steven B. Steed, during and in relation to a felony offense, that being wire fraud as alleged in Counts Twelve and Thirteen herein.

All in violation of Title 18, United States Code, Section 1028A.

A TRUE BILL.

7/24/07  
DATE

/s/Foreperson  
FOREPERSON OF THE SPECIAL GRAND JURY

/s/Jess E. Michaelsen  
Jess E. Michaelsen, #52253  
Assistant United States Attorney  
Western District of Missouri  
Violent Crimes Strike Force Unit