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

UNITED STATES OF AMERICA )  
 )  
 v. ) Criminal No. 09-42  
 )  
 ANTHONY J. STAPH JR. ) (18 U.S.C. §§ 1344(1) and 2)

INDICTMENT

**FILED**

The grand jury charges:

FEB - 9 2009

INTRODUCTION

CLERK U.S. DISTRICT COURT

At all material times to this indictment:

1. First Commonwealth Bank was a federally insured financial institution.

2. Affordable Housing of Lawrence County, Inc., was a corporate entity (hereinafter AHLC) that applied for a loan from First Commonwealth Bank, and seven properties served as the collateral for that loan.

COUNT ONE

3. The allegations set forth in paragraphs 1 and 2 of this Indictment are incorporated herein as if set forth in full.

4. From in or around September 2005, to in or around December 2005, in the Western District of Pennsylvania, the defendant, ANTHONY J. STAPH JR., and other individuals, including but not limited to individuals known to the grand jury as ND, GF and RR, did knowingly execute and attempt to execute a scheme and artifice to defraud First Commonwealth Bank.

5. It was part of the scheme and artifice to defraud that ND and RR arranged for AHLC to purchase seven properties at prices in excess of their fair market values.


6. It was part of the scheme and artifice that, in or around on October and November 2005, the defendant, ANTHONY J. STAPH JR., prepared appraisals of the seven properties that were to serve as collateral for AHLC's loan from First Commonwealth Bank. The defendant, ANTHONY J. STAPH JR., then knew that the appraisals were false and fraudulent in that they contained misrepresentations related to, among other things, the following:

- a. The value of the properties;
- b. The condition of the properties; and
- c. Whether the properties were occupied.

In violation of Title 18, United States Code, Sections 1344(1) and 2.

A True Bill,

  
FOREPERSON

  
MARY BETH BUCHANAN  
United States Attorney  
PA ID No. 50254