

FILED

UNITED STATES DISTRICT COURT
NORTHERN DISTRICT OF INDIANA
HAMMOND DIVISION

2012 JUN -6 PM 4:02

UNITED STATES OF AMERICA)
)
)
 v.)
)
 FRANCISCO RODRIGUEZ)

CAUSE NO.

18 U.S.C. § 1343

FOR THE CLERK OF THE DISTRICT COURT

2:12CR 93

INDICTMENT

THE GRAND JURY CHARGES:

COUNTS ONE AND TWO
(Wire Fraud)

At all times material to the indictment:

Background

1. Person A and others operated a business primarily involved in buying and selling homes in Gary, Indiana.
2. In 2007, Person A and the business each sold a home to Francisco Rodriguez for \$63,000. Rodriguez needed to obtain mortgage loans to purchase the homes.
3. From at least in or about April 2007 and continuing through at least August 2007, in the Northern District of Indiana, and elsewhere, the defendant,

FRANCISCO RODRIGUEZ,

and others known and unknown to the Grand Jury, did devise and participate in a scheme to defraud and obtain money by means of materially false and fraudulent pretenses, representations, promises, and material omissions, which is described below.

Scheme to Defraud and Obtain Money

It was part of the scheme that:

4. Francisco Rodriguez, with the help of others, provided materially false information to lenders for purposes of making himself appear more creditworthy.
5. Person A's business purchased a \$15,000 money order and placed Francisco Rodriguez's name on the remitter section.
6. Francisco Rodriguez's mother signed a letter falsely stating that she had given her son \$15,000. This letter was submitted to the lender to prove that Rodriguez had sufficient down payment funds for the loan to purchase 2601 Jefferson Street, Gary, Indiana.
7. In June 2007, Francisco Rodriguez tendered the \$15,000 money order at the closing for the purchase of 2601 Jefferson Street. Rodriguez signed the HUD-1 settlement statement claiming the money was "gift funds".
8. Person A's business provided an \$11,000 check to Francisco Rodriguez, who deposited the funds into his bank account. Rodriguez's bank statement was submitted to the lender to prove he had sufficient down payment funds for the loan to purchase 884 Louisiana Street, Gary, Indiana.
9. In August 2007, Francisco Rodriguez used the \$11,000 to purchase a cashiers check. He tendered the cashiers check at the closing for the purchase of 884 Louisiana Street. Rodriguez signed the loan application claiming he had not borrowed the down payment funds.
10. Person A's business paid a kickback to Francisco Rodriguez to induce him to buy 884 Louisiana Street.

11. On or about the dates set forth below, for the purpose of executing the scheme, Francisco Rodriguez did cause to be transmitted by means of a wire communication in interstate commerce, certain signs, signals, and sounds, that is, an electronic bank transfer described below:

Count	Date	Description
One	June 22, 2007	Wire transfer of loan funds from lender bank account to title company bank account for 2601 Jefferson Street, Gary, Indiana
Two	August 17, 2007	Wire transfer of loan funds from lender bank account to title company bank account for 884 Louisiana Street, Gary, Indiana

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

A TRUE BILL:

S/ Foreperson
FOREPERSON

DAVID CAPP
UNITED STATES ATTORNEY

By: S/ Gary T. Bell
Gary T. Bell
Assistant United States Attorney
Attorney # 15370-53