

ORIGINAL

IN THE UNITED STATES DISTRICT COURT  
FOR THE NORTHERN DISTRICT OF TEXAS  
DALLAS DIVISION

SEALED

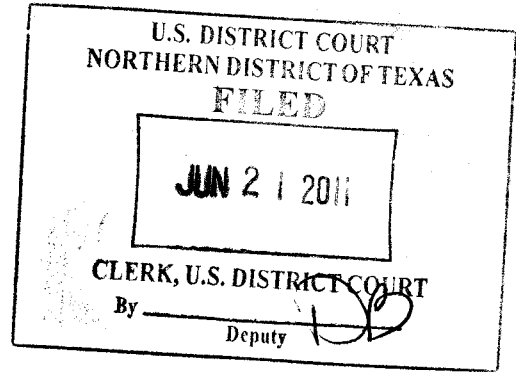
UNITED STATES OF AMERICA

v.

GREGORY LASHON THOMAS (1)  
AJA D. CRAWFORD (2)  
(aka Aja Abercrombie)  
ERNEST OHENEKITIWA MCMILLAN (3)

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**3-11CR-168-D**  
TO BE FILED UNDER SEAL



INDICTMENT

The Grand Jury charges:

Count One  
Conspiracy to Commit Mail Fraud  
(Violation of 18 U.S.C. § 1349 (18 U.S.C. § 1341))

At all times material to the Indictment:

1. **Gregory Lashon Thomas** was the owner/operator of Myriad Investments and Investors Source, two real-estate "investment" companies operating in the Dallas area.
2. **Aja D. Crawford** (aka Aja Abercrombie) was employed by Rutgers Investments, a licensed mortgage broker in the state of Texas.
3. Beginning in or about February 2008, the exact date being unknown to the Grand Jury, and continuing thereafter until at least July 2008, in the Dallas Division of the Northern District of Texas, and elsewhere, defendant **Gregory Lashon Thomas, Aja D. Crawford, and Ernest Ohenekitiwa McMillan** and others known and unknown to the Grand Jury did knowingly and willfully combine, conspire, confederate, and agree

with each other to commit the offense of mail fraud, in violation of 18 U.S.C. § 1341, by mailing matter and causing another person to mail matter through the United States Postal Service and private commercial interstate carriers, for the purpose of executing and attempting to execute a scheme and artifice to defraud and to obtain money and property from another, by means of materially false and fraudulent pretenses, representations, and promises.

4. It was part of the conspiracy and joint scheme and artifice to defraud that:

a. **Gregory Lashon Thomas** recruited individuals, including defendant **Ernest Ohenekitiwa McMillan** and others known and unknown to the grand jury, to purchase residential real estate by telling the individuals that they would be purchasing “investment” properties.

b. **Gregory Lashon Thomas** worked with various loan officers, including defendant **Aja D. Crawford**, to prepare false loan applications on behalf of the individual purchasers, including **Ernest Ohenekitiwa McMillan**, in order to qualify the individuals for the mortgage loans necessary to purchase the properties. The loan applications included false and material misrepresentations regarding the individual’s monthly income, intention to occupy the property, assets, and liabilities.

c. **Gregory Lashon Thomas** used various loan officers, including defendant **Aja D. Crawford**, to prepare fake documents that attempted to justify the individual’s credit worthiness, such as fake bank records showing that the individual had the necessary amount of money in the bank to qualify for the mortgage.

d. With certain properties involved in the scheme and artifice to

defraud, **Gregory Lashon Thomas** made cash withdrawals from his bank account and then obtained cashier's checks in the name of individual purchasers, who then used the cashier's checks as the "Cash from Borrower" down payment at closing.

e. Around the time of each fraudulent closing, **Gregory Lashon Thomas** received a payment from the seller of the property that was not disclosed to the lenders on the HUD-1 Settlement Statement.

f. Around the time of each fraudulent closing, **Gregory Lashon Thomas** would pay the individual purchaser or another recruiter some amount of money for purchasing the property.

g. During the period from in or around February 2006 through July 2008, **Gregory Lashon Thomas** recruited individuals to purchase real estate properties resulting in approximately \$6 million in fraudulently obtained loan proceeds and estimated losses exceeding \$2 million.

All in violation of 18 U.S.C. § 1349 (18 U.S.C. § 1341).

Count Two  
Mail Fraud and Aiding and Abetting  
(Violation of 18 U.S.C. §§ 1341 and 2)

1. The Grand Jury realleges and incorporates by reference all of the allegations set forth in Count One to this Indictment as though fully set forth herein.

2. On or about February 7, 2008, in the Dallas Division of the Northern District of Texas, defendants **Gregory Lashon Thomas, Aja D. Crawford, and Ernest Ohenekitiwa McMillan**, aided and abetted by one another and by others known and unknown to the Grand Jury, for the purpose of executing and attempting to execute the aforesaid scheme and artifice to defraud, and to obtain money by means of false and fraudulent pretenses, representations, and promises, knowingly caused to be delivered by the United States Postal Service and private commercial interstate carriers, according to the directions thereon, an envelope containing loan documents relating to the purchase of residential property located at 1605 Jensen Court, Dallas, Texas, from Community Title in Dallas, Texas, to Leader One Financial in Overland Park, Kansas.

All in violation of 18 U.S.C. §§ 1341 and 2.

Count Three  
Mail Fraud and Aiding and Abetting  
(Violation of 18 U.S.C. §§ 1341 and 2)

1. The Grand Jury realleges and incorporates by reference all of the allegations set forth in Count One to this Indictment as though fully set forth herein.

2. On or about April 9, 2008, in the Dallas Division of the Northern District of Texas, defendants **Gregory Lashon Thomas, Aja D. Crawford, and Ernest Ohenekitiwa McMillan**, aided and abetted by one another and by others known and unknown to the Grand Jury, for the purpose of executing and attempting to execute the aforesaid scheme and artifice to defraud, and to obtain money by means of false and fraudulent pretenses, representations, and promises, knowingly caused to be delivered by the United States Postal Service and private commercial interstate carriers, according to the directions thereon, an envelope containing loan documents relating to the purchase of residential property located at 1616 Jensen Court, Dallas, Texas, from Maynard & Associates in Fort Worth, Texas, to Moncor, Inc. in Addison, Texas.

All in violation of 18 U.S.C. §§ 1341 and 2.

Count Four  
Mail Fraud and Aiding and Abetting  
(Violation of 18 U.S.C. §§ 1341 and 2)


1. The Grand Jury realleges and incorporates by reference all of the allegations set forth in Count One to this Indictment as though fully set forth herein.
2. On or about May 8, 2008, in the Dallas Division of the Northern District of Texas, defendants **Gregory Lashon Thomas** and **Aja D. Crawford**, aided and abetted by one another and by others known and unknown to the Grand Jury, for the purpose of executing and attempting to execute the aforesaid scheme and artifice to defraud, and to obtain money by means of false and fraudulent pretenses, representations, and promises, knowingly caused to be delivered by the United States Postal Service and private commercial interstate carriers, according to the directions thereon, an envelope containing loan documents relating to the purchase of residential property located at 1614 Soho Lane, Dallas, Texas, from Community Title in Dallas, Texas, to IndyMac Bank in Schaumburg, Illinois.

All in violation of 18 U.S.C. §§ 1341 and 2.

FORFEITURE NOTICE  
(18 U.S.C. § 981(a)(1)(C) and 28 U.S.C. § 2461(c))

In accordance with 18 U.S.C. § 981(a)(1)(C) and 28 U.S.C. § 2461(c), upon conviction for any of the offenses alleged in Counts Two through Four of this Indictment, defendants **Gregory Lashon Thomas, Aja D. Crawford, and Ernest Ohenekitiwa McMillan** shall forfeit to the United States any property, real or personal, which constitutes or is derived from proceeds traceable to the respective offense.

A TRUE BILL



\_\_\_\_\_  
FOREPERSON

JAMES T. JACKS  
UNITED STATES ATTORNEY

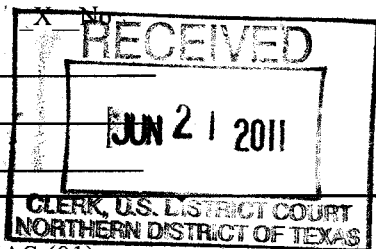


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Facsimile: 214.767.4100  
Email: nick.bunch@usdoj.gov

**UNITED STATES DISTRICT COURT  
NORTHERN DISTRICT OF TEXAS**

**Related Case Information**

Superseding Indictment: **3-1** Yes  No   
New Defendant:  Yes  No  
Pending CR Case in NDTX:  Yes  No  
Search Warrant Case Number: \_\_\_\_\_  
Rule 20 from District of: \_\_\_\_\_  
Magistrate Case Number: \_\_\_\_\_



**1. Defendant Information**

Juvenile:  Yes  No

Matter to be sealed:

Yes  No

Defendant Name

GREGORY LASHON THOMAS (01)

Alias Name

Address

**SEALED**

County in which offense was committed:

Dallas

**2. U.S. Attorney Information**

J. Nicholas Bunch

Bar # TX 24050352

**3. Interpreter**

Yes  No

If Yes, list language and/or dialect: \_\_\_\_\_

**4. Location Status - WARRANT to ISSUE**

- Already in Federal Custody
- Already in State Custody
- On Pretrial Release

**5. U.S.C. Citations**

Total # of Counts as to This Defendant: 4

Petty  Misdemeanor  Felony

Citation	Description of Offense Charged	Count(s)
<u>18 U.S.C. § 1349</u> <u>(18 U.S.C. § 1341)</u>	Conspiracy to Commit Mail Fraud	1
<u>18 U.S.C. §§ 1341 and 2</u>	Mail Fraud and Aiding and Abetting	2-4
<u>18 U.S.C. § 981(a)(1)(C) and</u> <u>28 U.S.C. § 2461(c)</u>	FORFEITURE NOTICE	

Date 06-20-2011

Signature of AUSA: *U. R...*



UNITED STATES DISTRICT COURT  
NORTHERN DISTRICT OF TEXAS

Related Case Information

Superseding Indictment:  Yes  No

New Defendant:  Yes  No

Pending CR Case in NDTX:  Yes  No

Search Warrant Case Number: \_\_\_\_\_

Rule 20 from District of: \_\_\_\_\_

Magistrate Case Number: \_\_\_\_\_

8-11-CR-168-D

RECEIVED  
JUN 21 2011  
CLERK, U.S. DISTRICT COURT  
NORTHERN DISTRICT OF TEXAS

1. Defendant Information

Juvenile:  Yes  No

Matter to be sealed:

Yes  No

Defendant Name

AJA D. CRAWFORD (2)

Alias Name

AJA ABERCROMBIE

Address

SEALED

County in which offense was committed:

Dallas

2. U.S. Attorney Information

J. Nicholas Bunch

Bar # TX 24050352

3. Interpreter

Yes  No

If Yes, list language and/or dialect: \_\_\_\_\_

4. Location Status - WARRANT to ISSUE

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Total # of Counts as to This Defendant: 4

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<u>18 U.S.C. § 981(a)(1)(C) and</u> <u>28 U.S.C. § 2461(c)</u>	FORFEITURE NOTICE	

Date 06-20-2011

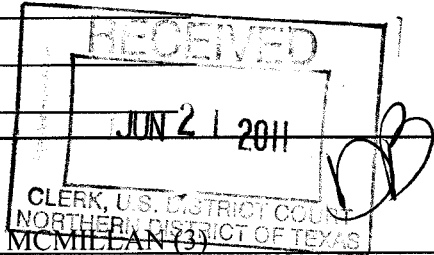
Signature of AUSA:

*J. Nicholas Bunch*

UNITED STATES DISTRICT COURT  
NORTHERN DISTRICT OF TEXAS

Related Case Information

Superseding Indictment:  Yes  No **3-11-CR-168-D**  
New Defendant:  Yes  No  
Pending CR Case in NDTX:  Yes  No  
Search Warrant Case Number: \_\_\_\_\_  
Rule 20 from District of: \_\_\_\_\_  
Magistrate Case Number: \_\_\_\_\_



1. Defendant Information

Juvenile:  Yes  No  
Matter to be sealed:  
 Yes  No

Defendant Name ERNEST OHENEKITIWA MCMILLAN (3)  
Alias Name \_\_\_\_\_  
Address \_\_\_\_\_

SEALED

County in which offense was committed: Dallas

2. U.S. Attorney Information

J. Nicholas Bunch Bar # TX 24050352

3. Interpreter

Yes  No

If Yes, list language and/or dialect: \_\_\_\_\_

4. Location Status - WARRANT to ISSUE

- Already in Federal Custody
- Already in State Custody
- On Pretrial Release

5. U.S.C. Citations

Total # of Counts as to This Defendant: 3  Petty  Misdemeanor  Felony

Citation	Description of Offense Charged	Count(s)
<u>18 U.S.C. § 1349</u> <u>(18 U.S.C. § 1341)</u>	Conspiracy to Commit Mail Fraud	1
<u>18 U.S.C. §§ 1341 and 2</u>	Mail Fraud and Aiding and Abetting	2-3
<u>18 U.S.C. § 981(a)(1)(C) and</u> <u>28 U.S.C. § 2461(c)</u>	FORFEITURE NOTICE	

Date 06-20-2011

Signature of AUSA: [Handwritten Signature]

IN THE UNITED STATES DISTRICT COURT  
FOR THE NORTHERN DISTRICT OF TEXAS  
DALLAS DIVISION

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THE UNITED STATES OF AMERICA

v.

GREGORY LASHON THOMAS (01)  
AJA D. CRAWFORD (2)  
aka AJA ABERCROMBIE  
ERNEST OHENEKITIWA MCMILLAN (3)

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SEALED INDICTMENT

18 U.S.C. § 1349 (18 U.S.C. § 1341)  
Conspiracy to Commit Mail Fraud

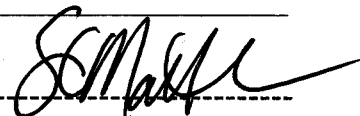
18 U.S.C. §§ 1341 and 2  
Mail Fraud and Aiding and Abetting

18 U.S.C. § 981(a)(1)(C) and 28 U.S.C. § 2461(c)  
FORFEITURE NOTICE

4 Counts

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A true bill rendered



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DALLAS

FOREPERSON

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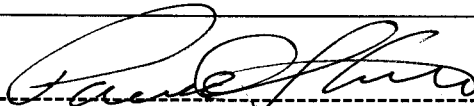
Filed in open court this 21 day of June, 2011

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Clerk

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WARRANTS TO ISSUE



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UNITED STATES DISTRICT/MAGISTRATE JUDGE