

FILED

NOV 16 2012

UNITED STATES DISTRICT COURT

District of Columbia

Clerk, U.S. District & Bankruptcy
Courts for the District of Columbia

UNITED STATES OF AMERICA

v.

CARLINE M. CHARLES

JUDGMENT IN A CRIMINAL CASE

Case Number: 12-cr-149-01 (JEB)

USM Number: 97518-004

Danielle C. Jahn

Defendant's Attorney

THE DEFENDANT:

pleaded guilty to count(s) One (1) of the Superseding Information filed on 7/02/2012.

pleaded nolo contendere to count(s) _____
which was accepted by the court.

was found guilty on count(s) _____
after a plea of not guilty.

The defendant is adjudicated guilty of these offenses:

<u>Title & Section</u>	<u>Nature of Offense</u>	<u>Offense Ended</u>	<u>Count</u>
18 U.S.C. § 371	Conspiracy to Commit Bank Fraud	From 12/2005 through 2/2008	1s

The defendant is sentenced as provided in pages 2 through 8 of this judgment. The sentence is imposed pursuant to the Sentencing Reform Act of 1984.

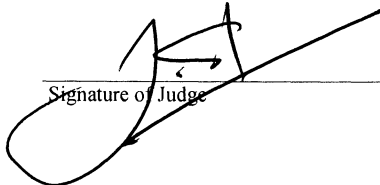
The defendant has been found not guilty on count(s) _____

Count(s) One (1) is are dismissed on the motion of the United States.

It is ordered that the defendant must notify the United States attorney for this district within 30 days of any change of name, residence, or mailing address until all fines, restitution, costs, and special assessments imposed by this judgment are fully paid. If ordered to pay restitution, the defendant must notify the court and United States attorney of material changes in economic circumstances.

November 15, 2012

Date of Imposition of Judgment



Signature of Judge

James E. Boasberg

U.S. District Judge

Name and Title of Judge

Nov. 16, 2012

Date

DEFENDANT: CARLINE M. CHARLES
CASE NUMBER: 12-cr-149-01 (JEB)

IMPRISONMENT

The defendant is hereby committed to the custody of the United States Bureau of Prisons to be imprisoned for a total term of:

Forty-Two (42) Months on Count 1s.

The court makes the following recommendations to the Bureau of Prisons:

The Court recommends that the defendant be permitted to serve her sentence at FCI in Tallahassee, Florida.

The defendant is remanded to the custody of the United States Marshal.

The defendant shall surrender to the United States Marshal for this district:

at _____ a.m. p.m. on _____ .

as notified by the United States Marshal.

The defendant shall surrender for service of sentence at the institution designated by the Bureau of Prisons:

before 2 p.m. on 1/3/2013 .

as notified by the United States Marshal.

as notified by the Probation or Pretrial Services Office.

RETURN

I have executed this judgment as follows:

Defendant delivered on _____ to _____

a _____ , with a certified copy of this judgment.

UNITED STATES MARSHAL

By _____
DEPUTY UNITED STATES MARSHAL

DEFENDANT: CARLINE M. CHARLES

CASE NUMBER: 12-cr-149-01 (JEB)

SUPERVISED RELEASE

Upon release from imprisonment, the defendant shall be on supervised release for a term of :

Thirty-Six (36) Months on Count 1s.

The defendant must report to the probation office in the district to which the defendant is released within 72 hours of release from the custody of the Bureau of Prisons.

The defendant shall not commit another federal, state or local crime.

The defendant shall not unlawfully possess a controlled substance. The defendant shall refrain from any unlawful use of a controlled substance. The defendant shall submit to one drug test within 15 days of release from imprisonment and at least two periodic drug tests thereafter, as determined by the court.

- The above drug testing condition is suspended, based on the court's determination that the defendant poses a low risk of future substance abuse. *(Check, if applicable.)*
- The defendant shall not possess a firearm, ammunition, destructive device, or any other dangerous weapon. *(Check, if applicable.)*
- The defendant shall cooperate in the collection of DNA as directed by the probation officer. *(Check, if applicable.)*
- The defendant shall comply with the requirements of the Sex Offender Registration and Notification Act (42 U.S.C. § 16901, *et seq.*) as directed by the probation officer, the Bureau of Prisons, or any state sex offender registration agency in which he or she resides, works, is a student, or was convicted of a qualifying offense. *(Check, if applicable.)*
- The defendant shall participate in an approved program for domestic violence. *(Check, if applicable.)*

If this judgment imposes a fine or restitution, it is a condition of supervised release that the defendant pay in accordance with the Schedule of Payments sheet of this judgment.

The defendant must comply with the standard conditions that have been adopted by this court as well as with any additional conditions on the attached page.

STANDARD CONDITIONS OF SUPERVISION

- 1) the defendant shall not leave the judicial district without the permission of the court or probation officer;
- 2) the defendant shall report to the probation officer in a manner and frequency directed by the court or probation officer;
- 3) the defendant shall answer truthfully all inquiries by the probation officer and follow the instructions of the probation officer;
- 4) the defendant shall support his or her dependents and meet other family responsibilities;
- 5) the defendant shall work regularly at a lawful occupation, unless excused by the probation officer for schooling, training, or other acceptable reasons;
- 6) the defendant shall notify the probation officer at least ten days prior to any change in residence or employment;
- 7) the defendant shall refrain from excessive use of alcohol and shall not purchase, possess, use, distribute, or administer any controlled substance or any paraphernalia related to any controlled substances, except as prescribed by a physician;
- 8) the defendant shall not frequent places where controlled substances are illegally sold, used, distributed, or administered;
- 9) the defendant shall not associate with any persons engaged in criminal activity and shall not associate with any person convicted of a felony, unless granted permission to do so by the probation officer;
- 10) the defendant shall permit a probation officer to visit him or her at any time at home or elsewhere and shall permit confiscation of any contraband observed in plain view of the probation officer;
- 11) the defendant shall notify the probation officer within seventy-two hours of being arrested or questioned by a law enforcement officer;
- 12) the defendant shall not enter into any agreement to act as an informer or a special agent of a law enforcement agency without the permission of the court; and
- 13) as directed by the probation officer, the defendant shall notify third parties of risks that may be occasioned by the defendant's criminal record or personal history or characteristics and shall permit the probation officer to make such notifications and to confirm the defendant's compliance with such notification requirement.

DEFENDANT: CARLINE M. CHARLES
CASE NUMBER: 12-cr-149-01 (JEB)

SPECIAL CONDITIONS OF SUPERVISION

THE COURT FINDS that you do not have the ability to pay a fine and, therefore, waives imposition of a fine in this case.

The special assessment and restitution are immediately payable to the Clerk of the Court for the U.S. District Court, District of Columbia. Within 30 days of any change of address, you shall notify the Clerk of the Court of the change until such time as the financial obligation is paid in full. The Court waives any interest or penalties that may accrue on unpaid balances. You shall make payments on the special assessment and restitution through your participation in the Bureau of Prisons' Inmate Financial Responsibility Program.

Within 72 hours of release from custody, you shall report in person to the probation office in the district to which you are released. While on supervision, you shall not possess a firearm or other dangerous weapon, you shall not use or possess an illegal controlled substance, and you shall not commit another federal, state, or local crime. You shall also abide by the general conditions of supervision adopted by the U.S. Probation Office, as well as the following special conditions:

DNA Sample Requirement - Pursuant to 42 USC § 14135a, for all felony offenses, the defendant shall submit to the collection and use of DNA identification information while incarcerated in the Bureau of Prisons, or at the direction of the U.S. Probation Office.

Financial Restrictions - You are prohibited from incurring new credit charges, opening additional lines of credit, or negotiating or consummating any financial contracts without the approval of the Probation Office.

The probation office shall release the presentence investigation report to all appropriate agencies in order to execute the sentence of the Court.

NOTICE OF APPEAL - You have a right to appeal the sentence imposed by this Court if the period of imprisonment is longer than the statutory maximum or the sentence departs upward from the applicable Sentencing Guideline range. If you choose to appeal, you must file any appeal within 14 days after the Court enters judgment. If you are unable to afford the cost of an appeal, you may request permission from the Court to file an appeal without cost to you.

DEFENDANT: CARLINE M. CHARLES
 CASE NUMBER: 12-cr-149-01 (JEB)

CRIMINAL MONETARY PENALTIES

The defendant must pay the total criminal monetary penalties under the schedule of payments on Sheet 6.

	<u>Assessment</u>	<u>Fine</u>	<u>Restitution</u>
TOTALS	\$ 100.00	\$ 0.00	\$ 1,973,941.23

The determination of restitution is deferred until _____. An *Amended Judgment in a Criminal Case (AO 245C)* will be entered after such determination.

The defendant must make restitution (including community restitution) to the following payees in the amount listed below.

If the defendant makes a partial payment, each payee shall receive an approximately proportioned payment, unless specified otherwise in the priority order or percentage payment column below. However, pursuant to 18 U.S.C. § 3664(i), all nonfederal victims must be paid before the United States is paid.

<u>Name of Payee</u>	<u>Total Loss*</u>	<u>Restitution Ordered</u>	<u>Priority or Percentage</u>
1. Roman and Linda Frazier		\$34,673.00	
2. Michael & Regina Wade		\$23,165.00	
3. Maria & Yosca Garcia		\$42,912.00	
4. Kobie Craven		\$144,459.00	
5. Antonio & Felicia Snow		\$124,446.00	
6. Ouinette Willingham		\$67,520.00	
7. Ladawn Morris		\$70,286.00	
8. Sara Lee & Gavin Chen		\$115,280.00	
9. Ivan Powell & Janell Debrew		\$57,098.00	
10. Howard & Francis Andrews		\$94,543.00	
11. GMAC Mortgage		\$108,368.09	

TOTALS	\$ _____	0.00	\$ _____	1,973,941.23
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Restitution amount ordered pursuant to plea agreement \$ _____

The defendant must pay interest on restitution and a fine of more than \$2,500, unless the restitution or fine is paid in full before the fifteenth day after the date of the judgment, pursuant to 18 U.S.C. § 3612(f). All of the payment options on Sheet 6 may be subject to penalties for delinquency and default, pursuant to 18 U.S.C. § 3612(g).

The court determined that the defendant does not have the ability to pay interest and it is ordered that:

the interest requirement is waived for the fine restitution.

the interest requirement for the fine restitution is modified as follows:

* Findings for the total amount of losses are required under Chapters 109A, 110, 110A, and 113A of Title 18 for offenses committed on or after September 13, 1994, but before April 23, 1996.

DEFENDANT: CARLINE M. CHARLES
CASE NUMBER: 12-cr-149-01 (JEB)

ADDITIONAL RESTITUTION PAYEES

<u>Name of Payee</u>	<u>Total Loss*</u>	<u>Restitution Ordered</u>	<u>Priority or Percentage</u>
12. WMC Mortgage (Wells Fargo)		\$73,820.00	
13. WMC Mortgage		\$127,557.80	
14. Dynamic Capital Mortgage (MERS USB Real Estate Securities)		\$143,284.29	
15. Meritage Mortgage Corp (MERS Litton Servicer)		\$41,050.77	
16. Signature Group Holdings, Inc. (formerly Fremont Investment & Loan; Joint & Several with Rasheeda Canty, 09cr140)		\$71,993.94	
17. Fremont Investment & Loan (Ocwen Loan Servicing; Joint & Several with Rasheeda Canty, 09cr140)		\$431,333.57	
18. Chase Bank USA, NA (Joint & Several with Rasheed Canty, 09cr140)		\$202,150.77	

(The total restitution amount also includes the sums listed on pages 7-8 related to joint and several liability).

(A page listing the addresses of these payees is attached to the Judgment; The addresses of the payees subject to joint & several liability are on pages 7-8).

* Findings for the total amount of losses are required under Chapters 109A, 110, 110A, and 113A of Title 18 for offenses committed on or after September 13, 1994, but before April 23, 1996.

DEFENDANT: CARLINE M. CHARLES
CASE NUMBER: 12-cr-149-01 (JEB)

SCHEDULE OF PAYMENTS

Having assessed the defendant's ability to pay, payment of the total criminal monetary penalties is due as follows:

- A Lump sum payment of \$ 100.00 due immediately, balance due
- not later than _____, or
 in accordance C, D, E, or F below; or
- B Payment to begin immediately (may be combined with C, D, or F below); or
- C Payment in equal _____ (e.g., weekly, monthly, quarterly) installments of \$ _____ over a period of _____ (e.g., months or years), to commence _____ (e.g., 30 or 60 days) after the date of this judgment; or
- D Payment in equal _____ (e.g., weekly, monthly, quarterly) installments of \$ _____ over a period of _____ (e.g., months or years), to commence _____ (e.g., 30 or 60 days) after release from imprisonment to a term of supervision; or
- E Payment during the term of supervised release will commence within _____ (e.g., 30 or 60 days) after release from imprisonment. The court will set the payment plan based on an assessment of the defendant's ability to pay at that time; or
- F Special instructions regarding the payment of criminal monetary penalties:
Defendant shall immediately pay a special assessment fee of \$100.00, and \$ 1,973,941.23 restitution. These amounts are payable to the Clerk of the U.S. District Court, D.C. The Clerk of the Court shall disburse the restitution payments to the victims (list of addresses attached). During defendant's incarceration, the restitution and the special assessment shall be paid through the Bureau of Prison's Inmate Financial Responsibility Program.

Unless the court has expressly ordered otherwise, if this judgment imposes imprisonment, payment of criminal monetary penalties is due during imprisonment. All criminal monetary penalties, except those payments made through the Federal Bureau of Prisons' Inmate Financial Responsibility Program, are made to the clerk of the court.

The defendant shall receive credit for all payments previously made toward any criminal monetary penalties imposed.

Joint and Several

Defendant and Co-Defendant Names and Case Numbers (including defendant number), Total Amount, Joint and Several Amount, and corresponding payee, if appropriate.

1. Signature Group Holdings, Inc. (formerly Fremont Investment & Loan) - \$71,993.94 (joint & several with Rasheeda Canty, 09cr140).
Address: 15303 Ventura Blvd. Suite 1600 Sherman Oaks, CA 91403.
(The list of payees continues on the next page)

The defendant shall pay the cost of prosecution.

The defendant shall pay the following court cost(s):

The defendant shall forfeit the defendant's interest in the following property to the United States:

Pursuant to Rule 32.2(b)(2) of the Fed. Rules of Crim Proc., you, Carline M. Charles, are ordered to forfeit to the U.S. a money judgment in the amount of \$838,978, which is equal to the amount of money constituting, or derived from, proceeds obtained, directly or indirectly, as a result of the offense alleged. (See attached Consent Order of Forfeiture).

Payments shall be applied in the following order: (1) assessment, (2) restitution principal, (3) restitution interest, (4) fine principal, (5) fine interest, (6) community restitution, (7) penalties, and (8) costs, including cost of prosecution and court costs.

DEFENDANT: CARLINE M. CHARLES
CASE NUMBER: 12-cr-149-01 (JEB)**ADDITIONAL DEFENDANTS AND CO-DEFENDANTS HELD JOINT AND SEVERAL**

Case Number Defendant and Co-Defendant Names (including defendant number)	Total Amount	Joint and Several Amount	Corresponding Payee, if appropriate
2. Fremont Investment & Loan (Ocwen Loan Servicing). (Joint & several with Rasheeda Canty, 09cr140)		\$431,333.57	
Address: 15303 Ventura Blvd. Suite 1600 Sherman Oaks, CA 91403			
3. Chase Bank USA, NA ATTN: Fraud Recovery (Joint & several with Rasheeda Canty, 09cr140)		\$202,150.77	
Address: 1111 Polaris Parkway Columbus, OH 43240			

DEFENDANT: CARLINE M. CHARLES
CASE NUMBER: 12-cr-149 (JEB)

CRIMINAL MONETARY PENALTIES

Name of Payee		Restitution Ordered
1)	Roman and Linda Frazier 12 Sunrise Ct Randallstown, MD	\$34,673.00
2)	Michael & Regina Wade 1434 Watts Ave Severn, MD	\$23,165.00
3)	Maria & Yosca Garcia 1786 Carriage Way Frederick, MD	\$42,912.00
4)	Kobie Craven 1807 M St, NE Washington, DC	\$144,459.00
5)	Antonio & Felicia Snow 1811 M St, NE Washington, DC	\$124,446.00
6)	Ouinette Willingham 1907 Savannah Pl, SE Washington, DC	\$67,520.00
7)	Ladawn Morris 4209 Gorman St, SE Washington, DC	\$70,286.00
8)	Sara Lee & Gavin Chen 5011 14 th St, NW Washington, DC	\$115,280.00

DEFENDANT: CARLINE M. CHARLES
CASE NUMBER: 12-cr-149 (JEB)

CRIMINAL MONETARY PENALTIES

9)	Ivan Powell & Janell Debrew 5020 Fable St Capitol Heights, MD	\$57,098.00
10)	Howard & Francis Andrews 6903 Saint Annes Ave Lanham, MD	\$94,543.00
11)	GMAC Mortgage 1100 Virginia Drive Fort Washington, PA 19034	\$108,368.09
12)	WMC Mortgage (Wells Fargo) ATTN: Teresa Majobian 6320 Canoga Ave, Suite 1300 Woodland Hills, CA 91367	\$73,820.00
13)	WMC Mortgage ATTN: Teresa Majobian 6320 Canoga Ave, Suite 1300 Woodland Hills, CA 91367	\$127,557.80
14)	Dynamic Capital Mortgage (MERS USB Real Estate Securities) 3516 Plank Road Fredericksburg, VA 22407	\$143,284.29
15)	Meritage Mortgage Corp (MERS Litton Servicer) c/o Wells Fargo Bank, NA Wells Fargo Operational Risk Group 1700 Lincoln St, 9 th Floor Denver, CO 80203	\$41,050.77

UNITED STATES DISTRICT COURT
FOR THE DISTRICT OF COLUMBIA

UNITED STATES OF AMERICA	:	Criminal No. 12-149 (JEB)
	:	
v.	:	Mag. No. 10-246-M-01
	:	
CARLINE M. CHARLES,	:	
	:	
Defendant.	:	

FILED

JUL 26 2012

Clerk, U.S. District & Bankruptcy
Courts for the District of Columbia

CONSENT ORDER OF FORFEITURE

WHEREAS, a written plea agreement was filed with this Court and signed by defendant CARLINE M. CHARLES, (“CHARLES”), and her counsel, Danielle Jahn, Esq., in which defendant CHARLES agreed to plead guilty to a felony criminal offense, that is, **conspiracy to commit bank fraud**, in violation of Title 18, United States Code, Section 371;

WHEREAS, the Information also alleged the forfeiture of certain property, that is, a money judgment in the amount of \$838,978.00, which property is subject to forfeiture pursuant to Title 18, United States Code, 982(a)(2)(A), as any property constituting, or derived from, any proceeds obtained, directly or indirectly, as the result of such offense;

WHEREAS, pursuant to Fed. R. Crim. P. 32.2(b)(2), this Court determines, based on the evidence set forth during the defendant’s plea hearing, that entry of a money judgment in the amount of \$838,978.00, is appropriate in so far as this amount is subject to forfeiture pursuant to Title 18, United States Code, Section 982(a)(2)(A), and that the Government has established the requisite nexus between that amount and the violation of Title 18, United States Code, Section 371; and

NOW THEREFORE, IT IS HEREBY ORDERED, ADJUDGED, AND DECREED:

1. That the following property is declared forfeited to the United States, pursuant to

21

Title 21, United States Code, Section 853:

MONEY JUDGMENT:

a sum of \$838,978.00, which is equal to the amount of money constituting, or derived from, proceeds obtained, directly or indirectly, as a result of the offense alleged in Count One of the Information.

2. The Court shall retain jurisdiction to enforce this order, and to amend it as necessary, pursuant to Fed. R. Crim. P. 32.2(e).

3. Pursuant to Fed. R. Crim. P. 32.2(b)(4), this Consent Order of Forfeiture shall become final as to the defendant **CARLINE M. CHARLES** at the time of sentencing and shall be made part of the sentence and included in the judgment.

4. The Clerk of the Court shall forward four (4) certified copies of this Order to Assistant United States Attorney Zia M. Faruqi, Asset Forfeiture and Money Laundering Section, 555 Fourth Street, N.W., 4th Floor, Washington, D.C. 20530.

Dated this 26th day of July, 2012.

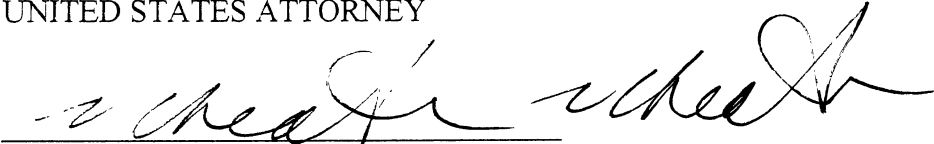


JAMES E. BOASBERG,
UNITED STATES DISTRICT JUDGE


WE ASK FOR THIS:

/s/ Ronald C. Machen Jr.
RONALD C. MACHEN JR.
UNITED STATES ATTORNEY

By:


VIRGINIA CHEATHAM (D.C. Bar No. 411980)
Assistant United States Attorney
555 Fourth Street, N.W.
Washington, D.C. 20530
(202) 252-7820
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CARLINE M. CHARLES
Defendant


DANIELLE JAHN/ESQ.
Assistant Federal Public Defender
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Washington, D.C. 20001