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SEALED

ORIGINAL

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

CLERK US DISTRICT COURT  
NORTHERN DIST. OF TX  
FILED

2012 APR -3 PM 3:35

DEPUTY CLERK

NT

UNITED STATES OF AMERICA §  
v. §  
PATIENCE LAVON JACKSON (1) §  
ANTHONY DAVIS, JR. (2) §  
CHARLIE M. SMITH, JR. (3) §

FILED UNDER SEAL

**3 - 12CR - 115 - B**

INDICTMENT

The Grand Jury charges:

Count One  
Conspiracy to Commit Mail and Wire Fraud  
(Violation of 18 U.S.C. § 1349 (18 U.S.C. §§ 1341 and 1343))

At all times material to the Indictment:

1. Defendant **Patience Lavon Jackson** was affiliated in some capacity with the following entities: The ProVision Group; TPG Construction; Alces Development Ltd. Co.; ProVision Financial Solutions; and Skyline Productions.
2. Defendant **Anthony Davis, Jr.** was employed by Bank of America.
3. Defendant **Charlie M. Smith, Jr.** was affiliated with Orchid, Inc., a company purportedly located in Woodland Hills, California.
4. Beginning in or about October of 2006, the exact date being unknown to the Grand Jury, and continuing thereafter until at least August of 2007, in the Dallas Division of the Northern District of Texas, and elsewhere, defendants **Patience Lavon Jackson, Anthony Davis, Jr., and Charlie M. Smith, Jr.**, and others known and

unknown to the Grand Jury, did knowingly and willfully combine, conspire, confederate, and agree with each other to commit the following offenses against the United States: the offense of mail fraud, in violation of 18 U.S.C. § 1341; and the offense of wire fraud, in violation of 18 U.S.C. § 1343.

Object of the Conspiracy

5. The object of the conspiracy and joint scheme and artifice to defraud was to fraudulently obtain mortgage loans for residential real estate properties in the Dallas Division of the Northern District of Texas and elsewhere by submitting materially false and fraudulent statements on loan applications and other closing documents to residential mortgage lenders and to obtain proceeds from the transactions by making false statements regarding the disbursement of monies, including by submitting fake invoices for construction upgrades, repairs, or consulting services for the properties that were never performed.

Manner and Means of the Conspiracy

6. In furtherance of the conspiracy and joint scheme and artifice to defraud, the defendants:

a. Recruited individuals to purchase residential real estate by telling the individuals that they would be purchasing “investment” properties;

b. Prepared, submitted, and caused to be submitted materially false loan applications on behalf of the individual purchasers in order to qualify the individuals for the mortgage loans necessary to purchase the properties;

c. Prepared, submitted, and caused to be submitted false documents

regarding individual purchasers' employment and income, such as false Verifications of Employment, as a means to qualify the individual purchasers for the mortgage loans necessary to purchase the properties;

d. Prepared, submitted, and caused to be submitted falsified documents regarding individual purchasers' financial assets and credit-worthiness, such as falsified Verifications of Deposit, as a means to qualify the individuals for the mortgage loans necessary to purchase the properties;

e. Prepared, submitted, and caused to be submitted false representations to the title companies and the residential mortgage lenders regarding the individual purchasers' intention to occupy the property as a primary residence;

f. Supplied assets, such as cash, to individual purchasers so as to make it appear as if the individual had the necessary financial assets to qualify for the mortgage loans necessary to purchase the properties, resulting in false statements to the mortgage lenders on the HUD-1 Settlement Statements and other closing documents;

g. Obtained cashier's checks in the name of individual purchasers who would use the cashier's checks as the "Cash From Borrower" down payment at closing, resulting in false statements to the mortgage lenders on the HUD-1 Settlement Statements and other closing documents;

h. Caused false invoices to be submitted to title companies for "repairs," "upgrades," or "consulting services" to the properties as a means to obtain false proceeds from the transactions, resulting in false statements to the mortgage lenders on the HUD-1 Settlement Statements and other closing documents ;

i. Received disbursements from the seller of residential real estate properties that were not disclosed to the mortgage lenders on the HUD-1 Settlement Statements;

j. Allowed the properties to go into foreclosure by not making the monthly mortgage payments, resulting in losses to the residential mortgage lenders exceeding \$2 million.

All in violation of 18 U.S.C. § 1349 (18 U.S.C. §§ 1341 and 1343).

Counts Two and Three  
Wire Fraud  
(Violation of 18 U.S.C. § 1343)

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 the dates set forth below, in the Dallas Division of the Northern District of Texas, defendants **Patience Lavon Jackson and Charlie M. Smith, Jr.**, 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 residential mortgage lenders, as identified below, to transmit in interstate commerce, as described below, by means of a wire communication, certain signs, signals, and sounds, namely a bank wire transfer in the amounts set forth below, to fund the purchase by A.B., a person known to the Grand Jury, of a residence located at 12361 Hillcrest, Dallas, Texas, each such wire transfer constituting a separate count of this Indictment:

<b>Count</b>	<b>Amount</b>	<b>Origin of Wire Transfer</b>	<b>Destination of Wire Transfer</b>
2	\$1,113,257.48	JP Morgan Chase, New York	Universal Land Title of North Texas, LLC, Texas
3	\$313,047.22	First Magnus Financial Corporation, California	Universal Land Title of North Texas, LLC, Texas

Each in violation of 18 U.S.C. § 1343.

Counts Four and Five  
Mail Fraud  
(Violation of 18 U.S.C. § 1341)

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 the dates set forth below, in the Dallas Division of the Northern District of Texas, defendant **Patience Lavon Jackson** aided and abetted 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 and closing documents relating to the purchase of residential property located at 5810 Melshire, Dallas, Texas, from and to the entities and locations described below, each such mailing constituting a separate count of this Indictment:

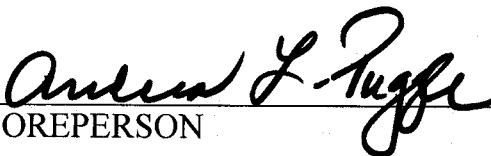
Count	Date	From	To
4	May 4, 2007	Universal Land Title, Dallas, Texas	Countrywide Bank, Jacksonville, Florida
5	May 3, 2007	Universal Land Title, Dallas, Texas,	Citibank, O'Fallon, Missouri

Each in violation of 18 U.S.C. § 1341.

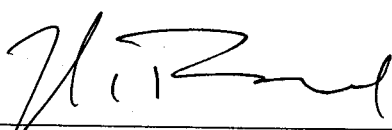
FORFEITURE NOTICE  
(18 U.S.C. § 981(a)(1)(C) and 28 U.S.C. § 2461(c))

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 Five of this Indictment, defendants **Patience Jackson and Charlie M. Smith, Jr.** 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

SARAH R. SALDAÑA  
UNITED STATES ATTORNEY

  
\_\_\_\_\_  
J. NICHOLAS BUNCH  
Assistant United States Attorney  
Texas Bar No. 24050352  
1100 Commerce Street, Third Floor  
Dallas, Texas 75242  
Telephone: 214.659.8836  
Facsimile: 214.767.4100  
Email: [nick.bunch@usdoj.gov](mailto:nick.bunch@usdoj.gov)

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

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THE UNITED STATES OF AMERICA

v.

**PATIENCE LAVON JACKSON (1)**  
**ANTHONY DAVIS, JR. (2)**  
**CHARLIE M. SMITH, JR. (3)**

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SEALED INDICTMENT

18 U.S.C. § 1349 (18 U.S.C. §§ 1341 and 1343)  
Conspiracy to Commit Mail and Wire Fraud

18 U.S.C. § 1343  
Wire Fraud

**3 - 12CR - 115 - B**

18 U.S.C. § 1341  
Mail Fraud

18 U.S.C. § 981(a)(1)(C) and 28 U.S.C. § 2461(c)  
Forfeiture Notice

5 Counts

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A true bill rendered

*Andrew L. Page*

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DALLAS

FOREPERSON

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Filed in open court this 3 day of April, A.D., 2012.

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Clerk

**ISSUE WARRANTS FOR DEFENDANTS: Patience Lavon Jackson and Charlie M. Smith, Jr.**

**ISSUE SUMMONS FOR DEFENDANT: Anthony Davis, Jr.**

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~~UNITED STATES DISTRICT~~ MAGISTRATE JUDGE

No Criminal Case pending



**SEALED**

**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 If Yes, number: \_\_\_\_\_  
Search Warrant Case Number \_\_\_\_\_  
R 20 from District of **8 - 12CR - 115 - B**  
Magistrate Case Number \_\_\_\_\_

**1. Defendant Information**

Juvenile:  Yes  No  
If Yes, Matter to be sealed:  
 Yes  No

Defendant Name

PATIENCE LAVON JACKSON (I)

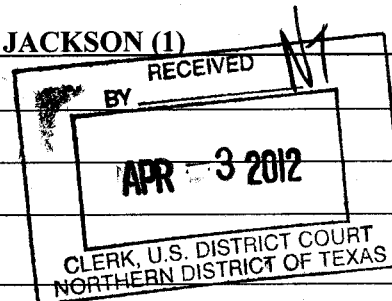
Alias Name

Patience Lavon Rose

Address

County in which offense was committed:

Dallas



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

AUSA J. NICHOLAS BUNCH

Bar # TX Bar No. 2405032

**3. Interpreter**

Yes  No If Yes, list language and/or dialect: \_\_\_\_\_

**4. Location Status**

**NOT IN CUSTODY/ ISSUE WARRANT**

Already in Federal Custody as of \_\_\_\_\_ in \_\_\_\_\_  
 Already in State Custody  
 On Pretrial Release

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

Total # of Counts as to This Defendant: **5**  Petty  Misdemeanor  Felony

Citation	Description of Offense Charged	Count(s)
18 U.S.C. § 1349 (18 U.S.C. §§ 1341 and 1343)	Conspiracy to Commit Mail and Wire Fraud	1
18 U.S.C. § 1343	Wire Fraud	2-3
18 U.S.C. § 1341	Mail Fraud	4-5
18 U.S.C. § 981(a)(1)(C) and 28 U.S.C. § 2461 (c)	Forfeiture Notice	

Date 04-02-2012

Signature of AUSA: \_\_\_\_\_

J. NICHOLAS BUNCH

**SEALED**

**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 If Yes, number: \_\_\_\_\_  
Search Warrant Case Number \_\_\_\_\_  
R 20 from District of \_\_\_\_\_  
Magistrate Case Number **8 - 12CR - 115 - B**

**1. Defendant Information**

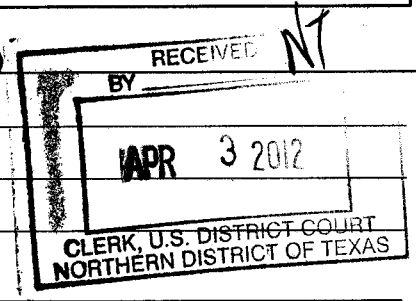
Juvenile:  Yes  No  
If Yes, Matter to be sealed:  
 Yes  No

Defendant Name ANTHONY DAVIS, JR. (2)

Alias Name \_\_\_\_\_

Address \_\_\_\_\_

County in which offense was committed: Dallas



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

AUSA J. NICHOLAS BUNCH

Bar # TX Bar No. 2405032

**3. Interpreter**

Yes  No If Yes, list language and/or dialect: \_\_\_\_\_

**4. Location Status**

**ISSUE SUMMONS**

Already in Federal Custody as of \_\_\_\_\_ in \_\_\_\_\_  
 Already in State Custody  
 On Pretrial Release

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

Total # of Counts as to This Defendant: **1**  Petty  Misdemeanor  Felony

Citation	Description of Offense Charged	Count(s)
18 U.S.C. § 1349 (18 U.S.C. §§ 1341 and 1343)	Conspiracy to Commit Mail and Wire Fraud	1

Date 04-02-2012

Signature of AUSA: J. Nicholas Bunch  
J. NICHOLAS BUNCH

ORIGINAL

SEALED

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 If Yes, number: \_\_\_\_\_

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

R 20 from District of **3 - 12CR - 115 - B**

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

1. Defendant Information

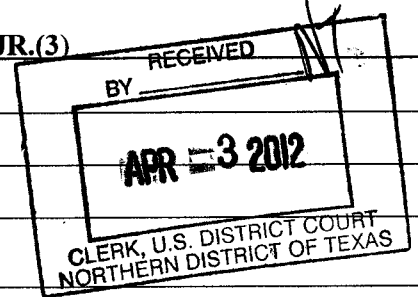
Juvenile:  Yes  No

If Yes, Matter to be sealed:  
 Yes  No

Defendant Name CHARLIE M. SMITH, JR.(3)

Alias Name Charlie Smith, Jr.

Address \_\_\_\_\_



County in which offense was committed: Dallas

2. U.S. Attorney Information

AUSA J. NICHOLAS BUNCH Bar # TX Bar No. 2405032

3. Interpreter

Yes  No If Yes, list language and/or dialect: \_\_\_\_\_

4. Location Status

NOT IN CUSTODY/ ISSUE WARRANT

Already in Federal Custody as of \_\_\_\_\_ in \_\_\_\_\_

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)
18 U.S.C. § 1349 (18 U.S.C. §§ 1341 and 1343)	Conspiracy to Commit Mail and Wire Fraud	1
18 U.S.C. § 1343	Wire Fraud	2-3
18 U.S.C. § 981(a)(1)(C) and 28 U.S.C. § 2461 (c)	Forfeiture Notice	

Date 04-02-12

Signature of AUSA: *J. Nicholas Bunch*  
 J. NICHOLAS BUNCH