

NOV 30 2009

JAMES N. HATTEN, Clerk
By: *[Signature]*
Deputy Clerk

ORIGINAL

IN THE UNITED STATES DISTRICT COURT
FOR THE NORTHERN DISTRICT OF GEORGIA
ATLANTA DIVISION

UNITED STATES OF AMERICA	:	
	:	CRIMINAL INFORMATION
v.	:	
	:	NO. 1:09-CR-518
TRENT EDWARD WRIGHT	:	
	:	
Defendant.	:	

THE UNITED STATES ATTORNEY CHARGES THAT:

COUNT ONE
Mail Fraud
18 U.S.C. § 1341

1. From in or about September 2006, through on or about February 5, 2007, in the Northern District of Georgia, defendant TRENT EDWARD WRIGHT did willfully and knowingly participate in a scheme and artifice to defraud, devised and intend to be devised by Edward William Farley to defraud hard money lenders, title insurers and others of money and property by means of materially false and fraudulent pretenses, representations and promises, causing the United States Postal Service and other interstate carriers to be used in furtherance of said scheme to defraud, in that, the defendant falsely represented that a number of such lenders were secured by first position security deeds on properties sufficient to cover their loan amounts, and that clear title was passed to such lenders.

2. It was a part of this scheme for defendant TRENT EDWARD WRIGHT, while an attorney licensed to practice law in the state of Georgia, to:

(a) Represent hard money lenders at the closing of their loans to Farley's company, Alliance Resource Management (ARM), with such loan proceeds represented to be used for the purchase, refinance or construction of primarily residential properties.

(b) Act as the agent of a number of title insurance companies to issue commitments and policies insuring that clear title passed on properties securing the loans to ARM made by hard money lenders.

(c) Provide documentation such as security deeds to ARM hard money lenders and others in support of false representations that their loans to ARM were fully secured by a first lien position security interest in the specified properties.

(d) Prepare a number of ARM promissory notes, usually with Farley personal guarantees, which purported to provide an annual interest rate of between 12% to 60% to the hard money lenders.

(e) Place multiple ARM hard money lenders in purportedly first positions on the same properties with other lenders who had priority positions, without repaying the secured indebtedness owed to the more senior secured lenders of record, diverting new hard money lender proceeds to repay lenders not in first position,

including those defendant WRIGHT and co-schemer Farley believed would disclose the scheme if not repaid.

(f) Issue title commitments and title insurance policies assuring clear title to hard money lenders who funded purported ARM property purchases and/or refinances, when property titles were encumbered by private investors, hard money lenders and/or banks in senior positions.

3. In or about September 2006, for the purposes of executing and attempting to execute the aforesaid scheme and artifice to defraud, defendant TRENT EDWARD WRIGHT used the United States Postal Service and other interstate carriers to transmit title commitments and records of title insurance policies issued to hard money lenders secured by properties with unclear titles on which they did not hold a first position.

All in violation of Title 18, United States Code, Sections 1341 and 2.

SALLY QUILLIAN YATES
ACTING UNITED STATES ATTORNEY



GALE MCKENZIE
ASSISTANT UNITED STATES ATTORNEY
600 U.S. Courthouse
75 Spring Street, S.W.
Atlanta, GA 30303
404/581-6000

Georgia Bar No. 494800