

DISTRICT COURT, CITY AND COUNTY OF
DENVER, COLORADO

1437 Bannock Street
Denver, CO 80202

PEOPLE OF THE STATE OF COLORADO,

v.

UTO ESSIEN, Individually and Doing Business as
Essien and Co Realty, Limited and/or **EU Enterprise**,

SCOTT HINKLEY, Individually and Doing Business as
ABK Enterprise, LLC, a/k/a **ABK Mortgage**,

JENNIFER WOLSEY, Individually and Doing Business
as **ABK Enterprise, LLC**, a/k/a **ABK Mortgage**,

IDARA EKIKO, Individually and Doing Business as
New Age Finishing, LLC,

BRADLEY DECKER, Individually and Doing Business
as **Decker Rentals, LLC**, and/or **RTB, LLC**,

CHERI DECKER, Individually and Doing Business as
Decker Rentals, LLC, and/or **RCJ Rentals, Inc.**,

JESSICA DECKER, Individually and Doing Business as
JT Decker Rentals, LLC, and/or **JT Rentals, LLC**,

HEATHER ETUK, Individually and Doing Business as
Rainbow Renovators, LLC,

JESSICA CAPLAN, Individually and Doing Business as
Wild Horses Denver Properties, LLC, and

ENOH ETUK, Individually and Doing Business as
The Overcomer Construction Group,

Defendants.

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JOHN W. SUTHERS, Attorney General JANET STANSBERRY DRAKE, Assistant Attorney General* 1525 Sherman Street, 7 th Floor Denver, CO 80203 (303) 866-5873 Registration Number: 27697 *Counsel of Record	Case No.: 07 CR 10000 Ctrm.: 6
COLORADO STATE GRAND JURY INDICTMENT: 2007-2008 SESSION	

CHARGES:

- COUNT 1: COCCA – VIOLATION OF THE COLORADO ORGANIZED CRIME CONTROL ACT, C.R.S. 18-17-104(3) (F2) 37284**
 As to Uto Essien, Scott Hinkley, Jennifer Wolsey, Idara Ekiko, Bradley Decker, Cheri Decker
- COUNT 2: THEFT \$15,000 OR MORE – SERIES C.R.S. 18-4-401(1),(4) (F3) 0801X**
 As to Uto Essien
- COUNT 3: FORGERY C.R.S. 18-5-102(1),(c) (F5) 1001C**
 As to Uto Essien
- COUNT 4: FORGERY**
C.R.S. 18-5-102(1),(c) (F5) 1001C
 As to Uto Essien
- COUNT 5: THEFT BY RECEIVING \$1,000 > \$15,000**
C.R.S. 18-4-410(1),(4) (F4) 0805K
 As to Uto Essien
- COUNT 6: FORGERY**
C.R.S. 18-5-102(1),(c) (F5) 1001C
 As to Scott Hinkley
- COUNT 7: FORGERY**
C.R.S. 18-5-102(1),(c) (F5) 1001C
 As to Scott Hinkley
- COUNT 8: FORGERY**
C.R.S. 18-5-102(1),(c) (F5) 1001C
 As to Scott Hinkley

- COUNT 9: FORGERY**
C.R.S. 18-5-102(1),(c) (F5) 1001C
As to Scott Hinkley
- COUNT 10: FORGERY**
C.R.S. 18-5-102(1),(c) (F5) 1001C
As to Scott Hinkley
- COUNT 11: COMPUTER CRIME – SCHEME/DEFRAUD > \$15,000**
C.R.S. 18-5.5-102(1)(b) (F3)
As to Jennifer Wolsey
- COUNT 12: FORGERY**
C.R.S. 18-5-102(1),(c) (F5) 1001C
As to Jennifer Wolsey
- COUNT 13: FORGERY**
C.R.S. 18-5-102(1),(c) (F5) 1001C
As to Jennifer Wolsey
- COUNT 14: THEFT \$15,000 OR MORE – SERIES**
C.R.S. 18-4-401(1),(4) (F3) 0801X
As to Idara Ekiko
- COUNT 15: FORGERY**
C.R.S. 18-5-102(1),(c) (F5) 1001C
As to Idara Ekiko
- COUNT 16: COMPUTER CRIME – SCHEME/DEFRAUD > \$15,000**
C.R.S. 18-5.5-102(1)(b) (F3)
As to Idara Ekiko
- COUNT 17: THEFT \$15,000 OR MORE – SERIES**
C.R.S. 18-4-401(1),(4) (F3) 0801X
As to Bradley Decker
- COUNT 18: FORGERY**
C.R.S. 18-5-102(1),(c) (F5) 1001C
As to Bradley Decker
- COUNT 19: THEFT BY RECEIVING > \$15,000 – SERIES**
C.R.S. 18-4-410(1), (7) (F3) 0805N
As to Bradley Decker

- COUNT 20: THEFT \$15,000 OR MORE – SERIES
C.R.S. 18-4-401(1),(4) (F3) 0801X
As to Cheri Decker**
- COUNT 21: FORGERY
C.R.S. 18-5-102(1),(c) (F5) 1001C
As to Cheri Decker**
- COUNT 22: THEFT \$15,000 OR MORE – SERIES
C.R.S. 18-4-401(1),(4) (F3) 0801X
As to Jessica Decker**
- COUNT 23: FORGERY
C.R.S. 18-5-102(1),(c) (F5) 1001C
As to Jessica Decker**
- COUNT 24: THEFT \$15,000 OR MORE – SERIES
C.R.S. 18-4-401(1),(4) (F3) 0801X
As to Heather Etuk**
- COUNT 25: FORGERY
C.R.S. 18-5-102(1),(c) (F5) 1001C
As to Heather Etuk**
- COUNT 26: THEFT \$15,000 OR MORE – SERIES
C.R.S. 18-4-401(1),(4) (F3) 0801X
As to Jessica Caplan**
- COUNT 27: FORGERY
C.R.S. 18-5-102(1),(c) (F5) 1001C
As to Jessica Caplan**
- COUNT 28: THEFT \$15,000 OR MORE – SERIES
C.R.S. 18-4-401(1),(4) (F3) 0801X
As to Enoh Etuk**
- COUNT 29: FORGERY
C.R.S. 18-5-102(1),(c) (F5) 1001C
As to Enoh Etuk**

STATE OF COLORADO)
) ss.
CITY AND COUNTY OF DENVER)

The 2007-2008 Colorado State Grand Jurors, chosen, selected and sworn in the name and by the authority of the People of the State of Colorado, upon their oaths, present the following Indictment:

COUNT NUMBER ONE

Violation Of The Colorado Organized Crime Control Act (“COCCA”)
Pattern Of Racketeering – Participation In An Enterprise,
§ 18-17-104(3), C.R.S. (F2)

Between and including April 28, 2004, to December 28, 2006, in the State of Colorado, **Uto Essien, Scott Hinkley, Jennifer Wolsey, Idara Ekiko, Bradley Decker, and Cheri Decker** while employed by or associated with an enterprise, namely: a group of individuals associated in fact, although not a legal entity, unlawfully, feloniously, and knowingly conducted or participated, directly or indirectly, in the enterprise, through a pattern of racketeering activity; in violation of sections 18-17-104(3) and 18-17-105, C.R.S.

The offenses of Count One were committed in the following manner:

The Criminal Enterprise

The criminal enterprise alleged in this count was a group of individuals, associated in fact, although not a legal entity. The criminal enterprise included, but was not limited to, the following:

Uto Essien, individually and doing business as **Essien and Co Realty, Limited** and/or **EU Enterprise**;

Scott Hinkley, individually and doing business as **ABK Enterprise, LLC**, a/k/a **ABK Mortgage**;

Jennifer Wolsey, individually and doing business as **ABK Enterprise, LLC**, a/k/a **ABK Mortgage**;

Idara Ekiko, individually and doing business as **New Age Finishing, LLC**;

Bradley Decker, individually and doing business as **Decker Rentals, LLC**, and/or **RTB, LLC**;

Cheri Decker, individually and doing business as **Decker Rentals, LLC**, and/or **RCJ Rentals, Inc.**

The following individuals were also associated with the criminal enterprise:

Jessica Decker, individually and doing business as **JT Decker Rentals, LLC**, and/or **JT Rentals, LLC**;

Heather Etuk, individually and doing business as **Rainbow Renovators, LLC**;

Jessica Caplan, individually and doing business as **Wild Horse Denver Properties, LLC**;

Enoh Etuk, individually and doing business as **The Overcomer Construction Group**;

and other persons known or unknown, who were associated from time to time in racketeering activity that was related to the conduct of the Enterprise.

The criminal enterprise was created to unlawfully take equity cash out of real estate acquisitions. The members of the enterprise used real estate contract amendments, falsified loan applications and/or falsified invoices to deceive mortgage lenders into paying this money to members of the enterprise. This money was paid through the use of various shell corporations and limited liability companies controlled by the members of the enterprise, and which were used to disguise the true destination of the funds. These entities were set up at the direction of Uto Essien, and were actually nothing more than conduits to divert the funds to members of the enterprise.

During all relevant times, Uto Essien worked as a real estate broker who forged documents, facilitated the thefts from mortgage lenders by himself and other members of the enterprise, and also used shell corporations to divert funds. Uto Essien instructed buyers to create shell corporations that were used to conceal the recipient of money paid by the mortgage lenders at closing. Uto Essien was also a buyer, who set up a shell corporation called EU Enterprise, which he used to unlawfully divert money from mortgage lenders back to himself.

Scott Hinkley was the mortgage broker involved in the majority of the transactions. Using the identity and financial information of members of the enterprise, he falsified loan applications so mortgage lenders would fund loans for Uto Essien's clients, who would divert funds to the various shell corporations controlled by the members of the enterprise. Jennifer Wolsey was a loan processor who also used the identity and financial information of members of the enterprise to falsify loan applications so mortgage lenders would fund loans for Uto Essien's clients, who would divert funds to the various shell corporations controlled by members of the enterprise.

Idara Ekiko worked for Uto Essien as his secretary/assistant. She prepared his real estate contracts and various amendments and created the false invoices that were used to deceive lenders into diverting funds the shell corporations controlled by members

of the enterprise. Idara Ekiko was also a buyer, who set up a shell corporation called New Age Finishing, LLC, which she used to unlawfully divert money from mortgage lenders back to herself and others in the criminal enterprise. Uto Essien acted as Idara Ekiko's real estate broker.

Bradley Decker, Cheri Decker, Jessica Decker, Heather Etuk, Jessica Caplan and Enoh Etuk all acquired multiple income properties by creating shell corporations that were used to unlawfully divert money from mortgage lenders back to themselves and others in the criminal enterprise. Uto Essien acted as the real estate broker for these buyers, and he directed the buyers to establish these corporations to conceal the thefts that were committed against the mortgage lenders.

Bradley Decker and Cheri Decker agreed to share the money they diverted into the following companies: Decker Rentals, LLC; RTB, LLC; and RCJ Rentals, Inc. Likewise, Jessica Decker and Bradley Decker agreed to use RTB, LLC as a shell corporation to unlawfully divert funds from mortgage lenders back to themselves.

Pattern Of Racketeering Activity

For purposes of this count, the defendants engaged in acts related to the conduct of the enterprise, including:

- Theft, § 18-4-401 C.R.S.
- Theft by Receiving, § 18-4-410 C.R.S.
- Forgery, § 18-5-102 C.R.S.

and any lesser included offenses of these charges. The last of the above-referenced acts of racketeering activity occurred within ten years of a prior act of racketeering activity and within three years of the date of this indictment.

PREDICATE ACT NUMBER ONE

Theft > \$15,000 Or More – Series (F3)
§ 18-4-401(1)(a), (4) C.R.S.
(Cash From Mortgages Obtained)

On or between approximately November 9, 2004 and February 4, 2005, within the State of Colorado, **Uto Essien**, individually and doing business as **Essien and Co Realty, Limited** and/or **EU Enterprise**, unlawfully, feloniously, and knowingly obtained or exercised control over things of value, namely **money related to the following transactions**:

Date	Amount	Property	Buyer	Victim
Nov. 9, 2004	\$20,000	553-555 Harlan Street, Lakewood	Uto Essien	Preferred Mortgage Group

Dec. 6, 2004	\$15,000	1753 Clinton Street, Aurora	Uto Essien	Argent Mortgage Company
Dec. 9, 2004	\$44,000	1775 Chester Street, Aurora	Uto Essien	Finance America
Feb. 4, 2005	\$61,000	1745 Chester Street, Aurora	Uto Essien	Finance America

which occurred twice or more within a period of six months, with an aggregate value of fifteen thousand dollars or more, without authorization, or by threat or deception, and intended to deprive **Preferred Mortgage Group, Argent Mortgage Company** and/or **Finance America** permanently of its use or benefit; in violation of section 18-4-401(1)(a),(4), C.R.S.

PREDICATE ACT NUMBER TWO

Forgery of Checks or Commercial Instruments (F5)
 § 18-5-102(1)(c)
 (Loan Applications for Properties Purchased)

On or between approximately November 9, 2004 and February 4, 2005, within the State of Colorado, **Uto Essien**, individually and doing business as **Essien and Co Realty, Limited** and/or **EU Enterprise**, with the intent to defraud **Preferred Mortgage Group, Argent Mortgage Company** and/or **Finance America**, unlawfully, feloniously, and falsely made, completed, altered, or uttered a written instrument which was or which purported to be, or which was calculated to become or to represent if completed, a contract or other instrument which document did or may have evidenced, created, transferred, terminated, or otherwise affected a legal right, interest, obligation, or status, namely: **loan applications for mortgages funded by Preferred Mortgage Group, Argent Mortgage Company** and/or **Finance America**; in violation of section 18-5-102(1)(c), C.R.S.

Facts that support the offenses set forth in Predicate Acts One and Two are set forth after Count Three, and are fully incorporated by reference as if set forth herein.

PREDICATE ACT NUMBER THREE

Forgery of Checks or Commercial Instruments (F5)
 § 18-5-102(1)(c)
 (Invoices and Contracts for Properties Purchased by Third Parties)

On or between approximately March 18, 2004 and December 28, 2006, within the State of Colorado, **Uto Essien**, individually and doing business as **Essien and Co Realty, Limited** and/or **EU Enterprise**, with the intent to defraud one or more of the following mortgage funding companies:

**Argent Mortgage,
Cherry Creek Mortgage,
CIT Group, Entrust Mortgage,
Decision One Mortgage,
Finance America,
First Magnus Financial Corporation,
Lehman Brothers Bank,
Lending First Mortgage,
Long Beach Mortgage,
The Mortgage Store,
The Mortgage Store Financial,
National City Mortgage,
New Century Mortgage,
Option One Mortgage,
Plaza Home Mortgage,
Preferred Mortgage Group,
ResMae Mortgage,
Royal Bank of Canada, and/or
Silver State Financial Services,**

unlawfully, feloniously, and falsely made, completed, altered, or uttered a written instrument which was or which purported to be, or which was calculated to become or to represent if completed, a contract or other instrument which document did or may have evidenced, created, transferred, terminated, or otherwise affected a legal right, interest, obligation, or status, namely: **false invoices and real estate contracts used to divert money from the funding companies**; in violation of section 18-5-102(1)(c), C.R.S.

Facts that support the offenses set forth in Predicate Act Three are set forth after Count Four, and are fully incorporated by reference as if set forth herein.

PREDICATE ACT NUMBER FOUR

Theft by Receiving \$1,000 - \$15,000 (F4)

§ 18-4-410(1), (4)

(Cash from Third Parties)

On approximately March 18, 2004, and discovered on approximately October 20, 2005, within the State of Colorado, **Uto Essien**, individually and doing business as **EU Enterprise**, unlawfully and feloniously received, retained, loaned money by pawn or pledge, or disposed of a thing of value, namely: **\$12,000 paid by First Magnus Financial related to Idara Ekiko's purchase of 1159 Rosemary Street, Denver, Colorado**, and the defendant knew or believed the thing of value had been stolen and intended to deprive the lawful owner, permanently of its use or benefit, and the value of the property was one thousand dollars or more but less than fifteen thousand dollars; in violation of section 18-4-410(1),(4), C.R.S.

Facts that support the offenses set forth in Predicate Act Four are set forth after Count Five, and are fully incorporated by reference as if set forth herein.

PREDICATE ACT NUMBER FIVE

Forgery of Checks or Commercial Instruments (F5)

§ 18-5-102(1)(c)

(Loan Applications for Properties Purchased by Heather Etuk)

On approximately April 28, 2004, within the State of Colorado, **Scott Hinkley**, with the intent to defraud the **Royal Bank of Canada**, unlawfully, feloniously, and falsely made, completed, altered, or uttered a written instrument which was or which purported to be, or which was calculated to become or to represent if completed, a contract or other instrument which document did or may have evidenced, created, transferred, terminated, or otherwise affected a legal right, interest, obligation, or status, namely: **loan application(s) prepared for Heather Etuk**; in violation of section 18-5-102(1)(c), C.R.S.

PREDICATE ACT NUMBER SIX

Forgery of Checks or Commercial Instruments (F5)

§ 18-5-102(1)(c)

(Loan Applications for Properties Purchased by Uto Essien)

On or between approximately December 9, 2004 and February 4, 2005, within the State of Colorado, **Scott Hinkley**, individually and doing business as **ABK Mortgage**, with the intent to defraud **Finance America**, unlawfully, feloniously, and falsely made, completed, altered, or uttered a written instrument which was or which purported to be, or which was calculated to become or to represent if completed, a contract or other instrument which document did or may have evidenced, created, transferred, terminated, or otherwise affected a legal right, interest, obligation, or status, namely: **loan applications prepared for Uto Essien**; in violation of section 18-5-102(1)(c), C.R.S.

PREDICATE ACT NUMBER SEVEN

Forgery of Checks or Commercial Instruments (F5)

§ 18-5-102(1)(c)

(Loan Applications for Properties Purchased by Bradley Decker)

On or between approximately June 30, 2005 and October 6, 2005, within the State of Colorado, **Scott Hinkley**, individually and doing business as **ABK Mortgage**, with the intent to defraud **Argent Mortgage, Finance America, The Mortgage Store** and/or **ResMae Mortgage**, unlawfully, feloniously, and falsely made, completed, altered, or uttered a written instrument which was or which purported to be, or which was calculated to become or to represent if completed, a contract or other instrument which document did or may have evidenced, created, transferred, terminated, or otherwise affected a legal right, interest, obligation, or status, namely: **loan applications prepared for Bradley Decker**; in violation of section 18-5-102(1)(c), C.R.S.

PREDICATE ACT NUMBER EIGHT

Forgery of Checks or Commercial Instruments (F5)

§ 18-5-102(1)(c)

(Loan Applications for Properties Purchased by Cheri Decker)

On or between approximately October 28, 2005 and March 8, 2006, within the State of Colorado, **Scott Hinkley**, individually and doing business as **ABK Mortgage**, with the intent to defraud **Entrust Mortgage, Finance America, The Mortgage Store**, and/or **ResMae Mortgage**, unlawfully, feloniously, and falsely made, completed, altered, or uttered a written instrument which was or which purported to be, or which was calculated to become or to represent if completed, a contract or other instrument which document did or may have evidenced, created, transferred, terminated, or otherwise affected a legal right, interest, obligation, or status, namely: **loan applications prepared for Cheri Decker**; in violation of section 18-5-102(1)(c), C.R.S.

PREDICATE ACT NUMBER NINE

Forgery of Checks or Commercial Instruments (F5)

§ 18-5-102(1)(c)

(Loan Applications for Properties Purchased by Jessica Decker)

On approximately December 15, 2006, within the State of Colorado, **Scott Hinkley**, individually and doing business as **ABK Mortgage**, with the intent to defraud **Lehman Brothers Bank, New Century Mortgage** and/or **Plaza Home Mortgage**, unlawfully, feloniously, and falsely made, completed, altered, or uttered a written instrument which was or which purported to be, or which was calculated to become or to represent if completed, a contract or other instrument which document did or may have evidenced, created, transferred, terminated, or otherwise affected a legal right, interest, obligation, or status, namely: **loan application(s) prepared for Jessica Decker**; in violation of section 18-5-102(1)(c), C.R.S.

PREDICATE ACT NUMBER TEN

Forgery of Checks or Commercial Instruments (F5)

§ 18-5-102(1)(c)

(Loan Applications for Properties Purchased by Bradley Decker)

On or between approximately June 30, 2005 and October 6, 2005, within the State of Colorado, **Jennifer Wolsey**, individually and doing business as **ABK Mortgage**, with the intent to defraud **Argent Mortgage, Finance America, The Mortgage Store** and/or **ResMae Mortgage**, unlawfully, feloniously, and falsely made, completed, altered, or uttered a written instrument which was or which purported to be, or which was calculated to become or to represent if completed, a contract or other instrument which document did or may have evidenced, created, transferred, terminated, or otherwise affected a legal right, interest, obligation, or status, namely: **loan applications prepared for Bradley Decker**; in violation

of section 18-5-102(1)(c), C.R.S.

PREDICATE ACT NUMBER ELEVEN

Forgery of Checks or Commercial Instruments (F5)

§ 18-5-102(1)(c)

(Loan Applications for Properties Purchased by Cheri Decker)

On or between approximately October 28, 2005 and March 8, 2006, within the State of Colorado, **Jennifer Wolsey**, individually and doing business as **ABK Mortgage**, with the intent to defraud **Entrust Mortgage, Finance America, Lending First Mortgage, The Mortgage Store, Option One Mortgage** and/or **ResMae Mortgage**, unlawfully, feloniously, and falsely made, completed, altered, or uttered a written instrument which was or which purported to be, or which was calculated to become or to represent if completed, a contract or other instrument which document did or may have evidenced, created, transferred, terminated, or otherwise affected a legal right, interest, obligation, or status, namely: **loan applications prepared for Cheri Decker**; in violation of section 18-5-102(1)(c), C.R.S.

Facts that support the offenses set forth in Predicate Acts Five through Eleven are set forth after Count Thirteen, and are fully incorporated by reference as if set forth herein.

PREDICATE ACT NUMBER TWELVE

Theft > \$15,000 Or More – Series (F3)

§ 18-4-401(1)(a), (4) C.R.S.

(Cash From Mortgages Obtained)

On or between approximately March 18, 2004 and July 29, 2004, and discovered on approximately December 7, 2006, within the State of Colorado, **Idara Ekiko**, individually and doing business as **New Age Finishing, LLC**, unlawfully, feloniously, and knowingly obtained or exercised control over things of value, namely **money related to the following transactions**:

Date	Amount	Property	Buyer	Victim
March 18, 2004	\$12,000	1159 Rosemary Street, Denver	Idara Ekiko	First Magnus Financial Corp.
June 25, 2004	\$28,853	1426-1430 Trenton Street, Denver	Idara Ekiko	Argent Mortgage Company
July 29, 2004	\$10,000	1177-1181 Dayton, Aurora	Idara Ekiko	CIT Group

which occurred twice or more within a period of six months, with an aggregate value of

fifteen thousand dollars or more, without authorization, or by threat or deception, and intended to deprive **Argent Mortgage Company, CIT Group** and/or **First Magnus Financial Corporation** permanently of its use or benefit; in violation of section 18-4-401(1)(a),(4), C.R.S.

PREDICATE ACT NUMBER THIRTEEN

Forgery of Checks or Commercial Instruments (F5)
 § 18-5-102(1)(c)
 (Loan Applications for Properties Purchased)

On or between approximately March 18, 2004 and July 29, 2004, within the State of Colorado, **Idara Ekiko**, individually and doing business as **New Age Finishing**, with the intent to defraud **Argent Mortgage Company, CIT Group** and/or **First Magnus Financial Corporation**, unlawfully, feloniously, and falsely made, completed, altered, or uttered a written instrument which was or which purported to be, or which was calculated to become or to represent if completed, a contract or other instrument which document did or may have evidenced, created, transferred, terminated, or otherwise affected a legal right, interest, obligation, or status, namely: **loan applications for mortgages funded by Argent Mortgage Company, CIT Group** and/or **First Magnus Financial Corporation**; in violation of section 18-5-102(1)(c), C.R.S.

Facts that support the offenses set forth in Predicate Acts Twelve and Thirteen are set forth after Count Fifteen, and are fully incorporated by reference as if set forth herein.

PREDICATE ACT NUMBER FOURTEEN

Theft > \$15,000 Or More – Series (F3)
 § 18-4-401(1)(a), (4) C.R.S.
 (Cash From Mortgages Obtained)

On or between approximately June 30, 2005 and October 6, 2005, within the State of Colorado, **Bradley Decker**, individually and doing business as **Decker Rentals, LLC** and/or **RTB, LLC**, unlawfully, feloniously, and knowingly obtained or exercised control over things of value, namely **money related to the following transactions**:

Date	Amount	Property	Buyer	Victim
June 30, 2005	\$37,500	1130-1138 Xanthia Street, Denver	Bradley Decker	Finance America
June 30, 2005	\$48,100	1420 Chester Street, Aurora	Bradley Decker	Finance America
June 30, 2005	\$43,000	1928-1934 Beeler Street, Aurora	Bradley Decker	Finance America

Aug. 1, 2005	\$33,200	1119-1121 Xenia Street, Denver	Bradley Decker	ResMae Mortgage
Aug. 1, 2005	\$35,083	833 Emporia Street, Aurora	Bradley Decker	ResMae Mortgage
Sept. 21, 2005	\$36,500	6647 Julian Street, Denver	Bradley Decker	Argent Mortgage
Oct. 6, 2005	\$46,290	4615 York Street, Denver	Bradley Decker	The Mortgage Store

which occurred twice or more within a period of six months, with an aggregate value of fifteen thousand dollars or more, without authorization, or by threat or deception, and intended to deprive **Argent Mortgage, Finance America, The Mortgage Store** and/or **ResMae Mortgage** permanently of its use or benefit; in violation of section 18-4-401(1)(a),(4), C.R.S.

PREDICATE ACT NUMBER FIFTEEN

Forgery of Checks or Commercial Instruments (F5)
§ 18-5-102(1)(c)
(Loan Applications for Properties Purchased)

On or between approximately June 30, 2005 and October 6, 2005, within the State of Colorado, **Bradley Decker**, individually and doing business as **Decker Rentals, LLC** and/or **RTB, LLC**, with the intent to defraud **Argent Mortgage, Finance America, The Mortgage Store** and/or **ResMae Mortgage**, unlawfully, feloniously, and falsely made, completed, altered, or uttered a written instrument which was or which purported to be, or which was calculated to become or to represent if completed, a contract or other instrument which document did or may have evidenced, created, transferred, terminated, or otherwise affected a legal right, interest, obligation, or status, namely: **loan applications for mortgages funded by Argent Mortgage, Finance America, The Mortgage Store** and/or **ResMae Mortgage**; in violation of section 18-5-102(1)(c), C.R.S.

PREDICATE ACT NUMBER SIXTEEN

Theft by Receiving \$15,000 Or More—Series (F3)
§ 18-4-410(1),(7) C.R.S.
(Cash From Third Parties)

On or between approximately October 28, 2005 and December 28, 2006, within the State of Colorado, **Bradley Decker**, individually and doing business as **Decker Rentals, LLC** and/or **RTB, LLC**, unlawfully and feloniously received, retained, loaned money by pawn or pledge, or disposed of a thing of value, namely **money related to the following transactions**:

Date	Amount	Property	Buyer	Victim
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Oct. 28, 2005	\$20,000	1001-1005 Newton Street, Denver	Cheri Decker	Finance America
Oct. 31, 2005	\$41,920	9020-9022 Osceola Street, Westminster	Cheri Decker	Lending First Mortgage
Nov. 11, 2005	\$36,500	6751 E. 72 nd Place, E & F, Commerce City	Cheri Decker	ResMae Mortgage
Nov. 11, 2005	\$36,500	6751 E. 72 nd Place, I & J, Commerce City	Cheri Decker	ResMae Mortgage
Dec. 29, 2005	\$51,500	7515-7521 Stuart Street, Westminster	Cheri Decker	Finance America
Feb. 13, 2006	\$42,903	3360 W. Alaska Place, Denver	Cheri Decker	Option One Mortgage
Mar. 8, 2006	\$58,682	7115- 7121 Stuart Street, Westminster	Cheri Decker	The Mortgage Store Financial
Dec. 15, 2006	\$38,856	1383-1385 Upham Street, Lakewood	Jessica Decker	New Centruy Mortgage
Dec. 28, 2006	\$50,000	4080 S. Tamarac Drive, Denver	Jessica Decker	Plaza Home Mortgage

and the defendant knew or believed the things of value had been stolen and intended to deprive the lawful owner, permanently of their use or benefit, twice or more within a period of six months, and the aggregate value of the property was fifteen thousand dollars or more; in violation of section 18-4-410(1),(7), C.R.S.

Facts that support the offenses set forth in Predicate Acts Fourteen through Sixteen are set forth after Count Nineteen, and are fully incorporated by reference as if set forth herein.

PREDICATE ACT NUMBER SEVENTEEN

Theft > \$15,000 Or More – Series (F3)

§ 18-4-401(1)(a), (4) C.R.S.

(Cash From Mortgages Obtained)

On or between approximately October 28, 2005 and March 8, 2006, within the State of Colorado, **Cheri Decker**, individually and doing business as **Decker Rentals, LLC** and/or

RCJ Rentals, Inc., unlawfully, feloniously, and knowingly obtained or exercised control over things of value, namely **money related to the following transactions**:

Date	Amount	Property	Buyer	Victim
Oct. 28, 2005	\$20,000	1001-1005 Newton Street, Denver	Cheri Decker	Finance America
Oct. 28, 2005	\$32,900	327 & 329 Ingalls Street, Lakewood	Cheri Decker	Entrust Mortgage
Oct. 31, 2005	\$41,920	9020-9022 Osceola Street, Westminster	Cheri Decker	Lending First Mortgage
Nov. 11, 2005	\$36,350	6751 E. 72 nd Place, E&F, Commerce City	Cheri Decker	ResMae Mortgage
Nov. 11, 2005	\$36,350	6751 E. 72 nd Place, I&J, Commerce City	Cheri Decker	ResMae Mortgage
Dec. 29, 2005	\$51,500	7515-7521 Stuart Street, Westminster	Cheri Decker	Finance America
Feb. 13, 2006	\$42,903	3360 West Alaska Place, Denver	Cheri Decker	Option One Mortgage
March 8, 2006	\$58,682	7115-7121 Stuart Street, Westminster	Cheri Decker	The Mortgage Store Financial

which occurred twice or more within a period of six months, with an aggregate value of fifteen thousand dollars or more, without authorization, or by threat or deception, and intended to deprive **Entrust Mortgage, Finance America, Lending First Mortgage, The Mortgage Store Financial, Option One Mortgage** and/or **ResMae Mortgage** permanently of its use or benefit; in violation of section 18-4-401(1)(a),(4), C.R.S.

PREDICATE ACT NUMBER EIGHTEEN

Forgery of Checks or Commercial Instruments (F5)

§ 18-5-102(1)(c)

(Loan Applications for Properties Purchased)

On or between approximately October 28, 2005 and March 8, 2006, within the State of Colorado, **Cheri Decker**, individually and doing business as **Decker Rentals, LLC** and/or **RCJ Rentals, Inc.**, with the intent to defraud **Entrust Mortgage, Finance America,**

Lending First Mortgage, The Mortgage Store Financial, Option One Mortgage and/or ResMae Mortgage, unlawfully, feloniously, and falsely made, completed, altered, or uttered a written instrument which was or which purported to be, or which was calculated to become or to represent if completed, a contract or other instrument which document did or may have evidenced, created, transferred, terminated, or otherwise affected a legal right, interest, obligation, or status, namely: loan applications for mortgages funded by Entrust Mortgage, Finance America, Lending First Mortgage, The Mortgage Store Financial, Option One Mortgage and/or ResMae Mortgage; in violation of section 18-5-102(1)(c), C.R.S.

Facts that support the offenses set forth in Predicate Acts Seventeen and Eighteen are set forth after Count Twenty-One, and are fully incorporated by reference as if set forth herein.

COUNT NUMBER TWO

Theft > \$15,000 Or More – Series (F3)

§ 18-4-401(1)(a), (4) C.R.S.

(Cash From Mortgages Obtained by Uto Essien)

On or between approximately November 9, 2004 and February 4, 2005, and first discovered on October 20, 2005, within the State of Colorado, **Uto Essien**, individually and doing business as **EU Enterprise**, unlawfully, feloniously, and knowingly obtained or exercised control over things of value, namely **money related to the following transactions**:

Date	Amount	Property	Buyer	Victim
Nov. 9, 2004	\$20,000	553 Harlan Street, Lakewood	Uto Essien	Preferred Mortgage Group
Dec. 6, 2004	\$15,000	1753 Clinton Street, Aurora	Uto Essien	Argent Mortgage Company
Dec. 9, 2004	\$44,000	1775 Chester Street, Aurora	Uto Essien	Finance America
Feb. 4, 2005	\$61,000	1745 Chester Street, Aurora	Uto Essien	Finance America

which occurred twice or more within a period of six months, with an aggregate value of fifteen thousand dollars or more, without authorization, or by threat or deception, and intended to deprive **Preferred Mortgage Group, Argent Mortgage Company** and/or **Finance America** permanently of its use or benefit; in violation of section 18-4-401(1)(a),(4), C.R.S.

COUNT NUMBER THREE

Forgery of Checks or Commercial Instruments (F5)

§ 18-5-102(1)(c)

(Loan Applications for Properties Purchased by Uto Essien)

On or between approximately November 9, 2004 and February 4, 2005, within the State of Colorado, **Uto Essien**, individually and doing business as **EU Enterprise**, with the intent to defraud **Preferred Mortgage Group, Argent Mortgage Company** and/or **Finance America**, unlawfully, feloniously, and falsely made, completed, altered, or uttered a written instrument which was or which purported to be, or which was calculated to become or to represent if completed, a contract or other instrument which document did or may have evidenced, created, transferred, terminated, or otherwise affected a legal right, interest, obligation, or status, namely: **loan applications for mortgages funded by Preferred Mortgage Group, Argent Mortgage Company** and/or **Finance America**; in violation of section 18-5-102(1)(c), C.R.S.

Facts that support the offenses set forth in Counts Two and Three are the following:

Between November 9, 2004 and February 4, 2005, Uto Essien worked as a real estate broker. During those dates, Uto Essien also operated a business called EU Enterprise.

On November 9, 2004, Uto Essien purchased property at 553 Harlan Street, Lakewood, Colorado, and intentionally used falsified documents to obtain a mortgage. Preferred Mortgage Group funded the mortgage for that property, and Uto Essien unlawfully and knowingly diverted \$20,000 to EU Enterprise.

On December 6, 2004, Uto Essien purchased property at 1753 Clinton Street, Aurora, Colorado, and intentionally used falsified documents to obtain a mortgage. Argent Mortgage Company funded the mortgage for that property, and Uto Essien unlawfully and knowingly diverted \$15,000 to EU Enterprise.

On December 9, 2004, Uto Essien purchased property at 1775 Chester Street, Aurora, Colorado, and intentionally used falsified documents to obtain the mortgage. Finance America funded the mortgage for that property, and Uto Essien unlawfully and knowingly diverted \$44,000 to EU Enterprise.

On February 4, 2005, Uto Essien purchased property at 1745 Chester Street, Aurora, Colorado, and intentionally used falsified documents to obtain the mortgage. Finance America funded the mortgage for that property, and Uto Essien unlawfully and knowingly diverted \$61,000 to EU Enterprise.

The Federal Bureau of Investigations opened an investigation concerning these fraudulent transactions on October 20, 2005, the date criminal conduct was discovered.

COUNT NUMBER FOUR

Forgery of Checks or Commercial Instruments (F5)

§ 18-5-102(1)(c)

(Invoices and Contracts for Properties Purchased by Third Parties)

On or between approximately March 18, 2004 and December 28, 2006, within the State of Colorado, **Uto Essien**, individually and doing business as **EU Enterprise**, with the intent to defraud one or more of the following mortgage funding companies:

**Argent Mortgage,
Cherry Creek Mortgage,
CIT Group, Entrust Mortgage,
Decision One Mortgage,
Finance America,
First Magnus Financial Corporation,
Lehman Brothers Bank,**

**Lending First Mortgage,
Long Beach Mortgage,
The Mortgage Store,
The Mortgage Store Financial,
National City Mortgage,
New Century Mortgage,
Option One Mortgage,
Plaza Home Mortgage,
Preferred Mortgage Group,
ResMae Mortgage,
Royal Bank of Canada, and/or
Silver State Financial Services,**

unlawfully, feloniously, and falsely made, completed, altered, or uttered a written instrument which was or which purported to be, or which was calculated to become or to represent if completed, a contract or other instrument which document did or may have evidenced, created, transferred, terminated, or otherwise affected a legal right, interest, obligation, or status, namely: **false invoices and real estate contracts used to divert money from the funding companies**; in violation of section 18-5-102(1)(c), C.R.S.

Facts that support the offenses set forth in Count Four are the following:

Between March 18, 2004 and December 28, 2006, Uto Essien worked as a real estate broker. During that time, he drafted documents to purchase real estate for the following people: Idara Ekiko, Bradley Decker, Cheri Decker, Jessica Decker, Heather Etuk, Jessica Caplan and Enoch Etuk. Uto Essien requested that sellers increase the price of their property, and agree to divert funds into shell corporations. The scheme artificially inflated the price of the property. Additionally, Uto Essien intentionally and knowingly stated false information on contracts to purchase real estate, amended contracts to purchase real estate and/or invoices so funding companies would approve mortgage applications and divert funds to shell corporations. The funds diverted into shell corporations were taken by the corporate principal, normally the real estate buyer, and either used for personal expenses or shared with other members of the criminal enterprise.

COUNT NUMBER FIVE

Theft by Receiving \$1,000 - \$15,000 (F4)

§ 18-4-410(1), (4)

(Cash from Third Parties)

On approximately March 18, 2004, and discovered on approximately October 20, 2005, within the State of Colorado, **Uto Essien**, individually and doing business as **EU Enterprise**, unlawfully and feloniously received, retained, loaned money by pawn or pledge, or disposed of a thing of value, namely: **\$12,000 paid by First Magnus Financial Corporation related to Idara Ekiko's purchase of 1159 Rosemary Street, Denver, Colorado**, and the

defendant knew or believed the thing of value had been stolen and intended to deprive the lawful owner, permanently of its use or benefit, and the value of the property was one thousand dollars or more but less than fifteen thousand dollars; in violation of section 18-4-410(1),(4), C.R.S.

Facts that support the offense set forth in Count Five are the following:

On March 18, 2004, Idara Ekiko purchased property at 1159 Rosemary Street, Denver, Colorado. Uto Essien was Idara Ekiko's real estate broker for that transaction. First Magnus Financial Corporation funded the mortgage for the Rosemary Street property. When the transaction closed on March 18, 2004, First Magnus Financial Corporation paid \$12,000 to EU Enterprise (through the title company), which constituted an unlawful diversion of funds to Uto Essien. First Magnus Financial Corporation was permanently deprived for the \$12,000.

The Federal Bureau of Investigations opened an investigation concerning this fraudulent transaction on October 20, 2005, the date criminal conduct was discovered.

COUNT NUMBER SIX

Forgery of Checks or Commercial Instruments (F5)

§ 18-5-102(1)(c)

(Loan Applications for Properties Purchased by Heather Etuk)

On approximately April 28, 2004, within the State of Colorado, **Scott Hinkley**, with the intent to defraud the **Royal Bank of Canada**, unlawfully, feloniously, and falsely made, completed, altered, or uttered a written instrument which was or which purported to be, or which was calculated to become or to represent if completed, a contract or other instrument which document did or may have evidenced, created, transferred, terminated, or otherwise affected a legal right, interest, obligation, or status, namely: **loan applications prepared for Heather Etuk**; in violation of section 18-5-102(1)(c), C.R.S.

COUNT NUMBER SEVEN

Forgery of Checks or Commercial Instruments (F5)

§ 18-5-102(1)(c)

(Loan Applications for Properties Purchased by Uto Essien)

On or between approximately December 9, 2004 and February 4, 2005, within the State of Colorado, **Scott Hinkley**, individually and doing business as **ABK Mortgage**, with the intent to defraud **Finance America**, unlawfully, feloniously, and falsely made, completed, altered, or uttered a written instrument which was or which purported to be, or which was calculated to become or to represent if completed, a contract or other instrument which document did or may have evidenced, created, transferred, terminated, or otherwise affected a legal right, interest, obligation, or status, namely: **loan applications prepared for Uto Essien**; in violation of section 18-5-102(1)(c), C.R.S.

COUNT NUMBER EIGHT

Forgery of Checks or Commercial Instruments (F5)

§ 18-5-102(1)(c)

(Loan Applications for Properties Purchased by Bradley Decker)

On or between approximately June 30, 2005 and October 6, 2005, within the State of Colorado, **Scott Hinkley**, individually and doing business as **ABK Mortgage**, with the intent to defraud **Argent Mortgage, Finance America, The Mortgage Store** and/or **ResMae Mortgage**, unlawfully, feloniously, and falsely made, completed, altered, or uttered a written instrument which was or which purported to be, or which was calculated to become or to represent if completed, a contract or other instrument which document did or may have evidenced, created, transferred, terminated, or otherwise affected a legal right, interest, obligation, or status, namely: **loan applications prepared for Bradley Decker**; in violation of section 18-5-102(1)(c), C.R.S.

COUNT NUMBER NINE

Forgery of Checks or Commercial Instruments (F5)

§ 18-5-102(1)(c)

(Loan Applications for Properties Purchased by Cheri Decker)

On or between approximately October 28, 2005 and March 8, 2006, within the State of Colorado, **Scott Hinkley**, individually and doing business as **ABK Mortgage**, with the intent to defraud **Entrust Mortgage, Finance America, The Mortgage Store**, and/or **ResMae Mortgage**, unlawfully, feloniously, and falsely made, completed, altered, or uttered a written instrument which was or which purported to be, or which was calculated to become or to represent if completed, a contract or other instrument which document did or may have evidenced, created, transferred, terminated, or otherwise affected a legal right, interest, obligation, or status, namely: **loan applications prepared for Cheri Decker**; in violation of section 18-5-102(1)(c), C.R.S.

COUNT NUMBER TEN

Forgery of Checks or Commercial Instruments (F5)

§ 18-5-102(1)(c)

(Loan Applications for Properties Purchased by Jessica Decker)

On approximately December 15, 2006, within the State of Colorado, **Scott Hinkley**, individually and doing business as **ABK Mortgage**, with the intent to defraud **Lehman Brothers Bank, New Century Mortgage**, and/or **Plaza Home Mortgage**, unlawfully, feloniously, and falsely made, completed, altered, or uttered a written instrument which was or which purported to be, or which was calculated to become or to represent if completed, a contract or other instrument which document did or may have evidenced, created, transferred, terminated, or otherwise affected a legal right, interest, obligation, or status, namely: **loan applications prepared for Jessica Decker**; in violation of section 18-5-102(1)(c), C.R.S.

COUNT NUMBER ELEVEN

Computer Crime – Scheme/Defraud \$15,000 Or More (F3)
§ 18-5.5-102(1)(b)

On or between approximately December 9, 2004 and December 15, 2006, within the State of Colorado, **Jennifer Wolsey**, individually and doing business as **ABK Mortgage** and/or **AA Lending**, unlawfully, feloniously, and knowingly accessed a computer, computer network, or computer system, or any part thereof for the purpose of devising or executing a scheme or artifice to defraud, and the loss, damage, value of service, or thing of value taken, or cost of restoration or repair was fifteen thousand dollars or more; in violation of section 18-5.5-102(1)(b), C.R.S.

COUNT NUMBER TWELVE

Forgery of Checks or Commercial Instruments (F5)
§ 18-5-102(1)(c)
(Loan Applications for Properties Purchased by Bradley Decker)

On or between approximately June 30, 2005 and October 6, 2005, within the State of Colorado, **Jennifer Wolsey**, individually and doing business as **ABK Mortgage**, with the intent to defraud **Argent Mortgage, Finance America, The Mortgage Store** and/or **ResMae Mortgage**, unlawfully, feloniously, and falsely made, completed, altered, or uttered a written instrument which was or which purported to be, or which was calculated to become or to represent if completed, a contract or other instrument which document did or may have evidenced, created, transferred, terminated, or otherwise affected a legal right, interest, obligation, or status, namely: **loan applications prepared for Bradley Decker**; in violation of section 18-5-102(1)(c), C.R.S.

COUNT NUMBER THIRTEEN

Forgery of Checks or Commercial Instruments (F5)
§ 18-5-102(1)(c)
(Loan Applications for Properties Purchased by Cheri Decker)

On or between approximately October 28, 2005 and March 8, 2006, within the State of Colorado, **Jennifer Wolsey**, individually and doing business as **ABK Mortgage** and/or **AA Lending**, with the intent to defraud **Entrust Mortgage, Finance America, Lending First Mortgage, The Mortgage Store Financial, Option One Mortgage** and/or **ResMae Mortgage**, unlawfully, feloniously, and falsely made, completed, altered, or uttered a written instrument which was or which purported to be, or which was calculated to become or to represent if completed, a contract or other instrument which document did or may have evidenced, created, transferred, terminated, or otherwise affected a legal right, interest, obligation, or status, namely: **loan applications prepared for Cheri Decker**; in violation of section 18-5-102(1)(c), C.R.S.

Facts that support the offenses set forth in Counts Six through Thirteen are the following:

Between December 9, 2004 and December 15, 2006, Scott Hinkley worked as a mortgage broker, and Jennifer Wolsey worked as a loan processor who supported Scott Hinkley. During the relevant times, Scott Hinkley primarily worked for ABK Mortgage, and Jennifer Wolsey worked as a contract loan processor for ABK Mortgage and AA Lending. Scott Hinkley and Jennifer Wolsey processed loans between December 9, 2004 and December 28, 2006 for the following people: Uto Essien, Bradley Decker, Cheri Decker, Jessica Decker, Heather Etuk, and/or Enoch Etuk. Scott Hinkley and Jennifer Wolsey falsified loan applications for these potential real estate buyers so that funding companies would approve larger mortgages for the buyers. Scott Hinkley prepared the falsified loan applications, and executed the documents certifying that the information was true and correct even though he knew the documents included falsified information. Jennifer Wolsey knowingly and intentionally input the falsified information into one or more computers in an attempt to secure artificially inflated mortgages for real estate buyers. Scott Hinkley and Jennifer Wolsey received compensation when real estate purchased was funded by lending companies based on the falsified documents they prepared and submitted.

COUNT NUMBER FOURTEEN

Theft > \$15,000 Or More – Series (F3)

§ 18-4-401(1)(a), (4) C.R.S.

(Cash From Mortgages Obtained by Idara Ekiko)

On or between approximately March 18, 2004 and July 29, 2004, and discovered on approximately December 7, 2006, within the State of Colorado, **Idara Ekiko**, individually and doing business as **New Age Finishing, LLC**, unlawfully, feloniously, and knowingly obtained or exercised control over things of value, namely **money related to the following transactions:**

Date	Amount	Property	Buyer	Victim
March 18, 2004	\$12,000	1159 Rosemary Street, Denver	Idara Ekiko	First Magnus Financial Corp.
June 25, 2004	\$28,853	1426-1430 Trenton Street, Denver	Idara Ekiko	Argent Mortgage Company
July 29, 2004	\$10,000	1177-1181 Dayton Street, Aurora	Idara Ekiko	CIT Group

which occurred twice or more within a period of six months, with an aggregate value of fifteen thousand dollars or more, without authorization, or by threat or deception, and intended to deprive **Argent Mortgage Company, CIT Group** and/or **First Magnus**

Financial Corporation permanently of its use or benefit; in violation of section 18-4-401(1)(a),(4), C.R.S.

COUNT NUMBER FIFTEEN

Forgery of Checks or Commercial Instruments (F5)

§ 18-5-102(1)(c)

(Loan Applications for Properties Purchased by Idara Ekiko)

On or between approximately March 18, 2004 and July 29, 2004, within the State of Colorado, **Idara Ekiko**, individually and doing business as **New Age Finishing, LLC**, with the intent to defraud **Argent Mortgage Company, CIT Group** and/or **First Magnus Financial Corporation**, unlawfully, feloniously, and falsely made, completed, altered, or uttered a written instrument which was or which purported to be, or which was calculated to become or to represent if completed, a contract or other instrument which document did or may have evidenced, created, transferred, terminated, or otherwise affected a legal right, interest, obligation, or status, namely: **loan applications for mortgages funded by Argent Mortgage Company, CIT Group** and/or **First Magnus Financial Corporation**; in violation of section 18-5-102(1)(c), C.R.S.

Facts that support the offenses set forth in Counts Fourteen and Fifteen are the following:

Between March 18, 2004 and July 29, 2004, Idara Ekiko was the principal owner of New Age Finishing, a shell corporation she created to divert money from funding companies in real estate transactions. Uto Essien acted as Idara Ekiko's real estate broker during the relevant time period.

On March 18, 2004, Idara Ekiko purchased property at 1159 Rosemary Street, Denver, Colorado, and intentionally used falsified documents to obtain a mortgage. First Magnus Financial Corporation funded the mortgage for that property, and Idara Ekiko unlawfully and knowingly diverted \$12,000 to Essien and Co Realty Ltd.

On June 25, 2004, Idara Ekiko purchased property at 1426-1430 Trenton Street, Denver, Colorado, and intentionally used falsified documents to obtain a mortgage. Argent Mortgage Company funded the mortgage for that property, and Idara Ekiko unlawfully and knowingly diverted \$28,853 to New Age Finishing, LLC.

On July 29, 2004, Idara Ekiko purchased property at 1177-1181 Dayton Street, Aurora, Colorado, and intentionally used falsified documents to obtain a mortgage. CIT Group funded the mortgage for that property, and Idara Ekiko unlawfully and knowingly diverted \$10,000 to New Age Finishing, LLC.

The Colorado Bureau of Investigations opened an investigation concerning these fraudulent transactions on December 7, 2006, the date criminal conduct was discovered.

COUNT NUMBER SIXTEEN

Computer Crime – Scheme/Defraud \$15,000 Or More (F3)

§ 18-5.5-102(1)(b)

On or between approximately August 2, 2005 and December 28, 2006, within the State of Colorado, **Idara Ekiko** unlawfully, feloniously, and knowingly accessed a computer, computer network, or computer system, or any part thereof, for the purpose of devising or executing a scheme or artifice to defraud, and the loss, damage, value of services, or thing of value taken, or cost of restoration or repair was fifteen thousand dollars or more; in violation of section 18-5.5-102(1)(b), C.R.S.

Facts that support the offenses set forth in Count Sixteen are the following:

Between August 2, 2005 and December 28, 2006, Idara Ekiko knowingly and intentionally used a computer to create falsified invoices for the following companies: New Age Finishing, LLC; RTB, LLC; Wild Horses Denver Properties, LLC; and The Overcomers Construction Group. The falsified invoices that Idara Ekiko created on a computer were used as part of a scheme to deceive funding companies into lending money that was unlawfully diverted to shell corporations controlled by Idara Ekiko, Bradley Decker, Jessica Caplan and Enoch Etuk. The amount of money stolen by utilizing falsified invoices that Idara Ekiko created on a computer was over \$15,000.

COUNT NUMBER SEVENTEEN

Theft > \$15,000 Or More – Series (F3)

§ 18-4-401(1)(a), (4) C.R.S.

(Cash From Mortgages Obtained by Bradley Decker)

On or between approximately June 30, 2005 and October 6, 2005, within the State of Colorado, **Bradley Decker**, individually and doing business as **Decker Rentals, LLC** and/or **RTB, LLC**, unlawfully, feloniously, and knowingly obtained or exercised control over things of value, namely **money related to the following transactions:**

Date	Amount	Property	Buyer	Victim
June 30, 2005	\$37,500	1130-1138 Xanthia Street, Denver	Bradley Decker	Finance America
June 30, 2005	\$48,100	1420 Chester Street, Aurora	Bradley Decker	Finance America
June 30, 2005	\$43,000	1928-1934 Beeler Street, Aurora	Bradley Decker	Finance America
Aug. 1, 2005	\$33,200	1119-1121	Bradley Decker	ResMae

		Xenia Street, Denver		Mortgage
Aug. 1, 2005	\$35,083	833 Emporia Street, Aurora	Bradley Decker	ResMae Mortgage
Sept. 21, 2005	\$36,500	6647 Julian Street, Denver	Bradley Decker	Argent Mortgage
Oct. 6, 2005	\$46,290	4615 York Street, Denver	Bradley Decker	The Mortgage Store

which occurred twice or more within a period of six months, with an aggregate value of fifteen thousand dollars or more, without authorization, or by threat or deception, and intended to deprive **Argent Mortgage, Finance America, The Mortgage Store** and/or **ResMae Mortgage** permanently of its use or benefit; in violation of section 18-4-401(1)(a),(4), C.R.S.

COUNT NUMBER EIGHTEEN

Forgery of Checks or Commercial Instruments (F5)

§ 18-5-102(1)(c)

(Loan Applications for Properties Purchased by Bradley Decker)

On or between approximately June 30, 2005 and October 6, 2005, within the State of Colorado, **Bradley Decker**, individually and doing business as **Decker Rentals, LLC** and/or **RTB, LLC**, with the intent to defraud **Argent Mortgage, Finance America, The Mortgage Store** and/or **ResMae Mortgage**, unlawfully, feloniously, and falsely made, completed, altered, or uttered a written instrument which was or which purported to be, or which was calculated to become or to represent if completed, a contract or other instrument which document did or may have evidenced, created, transferred, terminated, or otherwise affected a legal right, interest, obligation, or status, namely: **loan applications for mortgages funded by Argent Mortgage, Finance America, The Mortgage Store** and/or **ResMae Mortgage**; in violation of section 18-5-102(1)(c), C.R.S.

COUNT NUMBER NINETEEN

Theft by Receiving \$15,000 Or More – Series (F3)

§ 18-4-410(1)(5) C.R.S.

(Cash From Third Parties)

On or between approximately October 28, 2005 and December 28, 2006, within the State of Colorado, **Bradley Decker**, individually and doing business as **Decker Rentals, LLC** and/or **RTB, LLC**, unlawfully and feloniously received, retained, loaned money by pawn or pledge, or disposed of a thing of value, namely **money related to the following transactions**:

Date	Amount	Property	Buyer	Victim
Oct. 28, 2005	\$20,000	1001-1005	Cheri Decker	Finance

		Newton Street, Denver		America
Oct. 31, 2005	\$41,920	9020-9022 Osceola Street, Westminster	Cheri Decker	Lending First Mortgage
Nov. 11, 2005	\$36,500	6751 E. 72 nd Place, E & F, Commerce City	Cheri Decker	ResMae Mortgage
Nov. 11, 2005	\$36,500	6751 E. 72 nd Place, I & J, Commerce City	Cheri Decker	ResMae Mortgage
Dec. 29, 2005	\$51,500	7515-7521 Stuart Street, Westminster	Cheri Decker	Finance America
Feb. 13, 2006	\$42,903	3360 W. Alaska Place, Denver	Cheri Decker	Option One Mortgage
Mar. 8, 2006	\$58,682	7115- 7121 Stuart Street, Westminster	Cheri Decker	The Mortgage Store Financial
Dec. 15, 2006	\$38,856	1383-1385 Upham Street, Lakewood	Jessica Decker	New Centruy Mortgage
Dec. 28, 2006	\$50,000	4080 S. Tamarac Drive, Denver	Jessica Decker	Plaza Home Mortgage

and the defendant knew or believed the things of value had been stolen and intended to deprive the lawful owner, permanently of their use or benefit, twice or more within a period of six months, and the aggregate value of the property was fifteen thousand dollars or more; in violation of section 18-4-410(1),(7), C.R.S.

Facts that support the offenses set forth in Counts Acts Seventeen through Nineteen are the following:

Between June 30, 2005 and December 28, 2006, Bradley Decker was a board member of Decker Rentals, LLC, and was the principal owner of RTB, LLC, shell corporations created to divert money from funding companies in real estate transactions. Uto Essien acted as Bradley Decker's real estate broker during the relevant time period.

On June 30, 2005, Bradley Decker purchased three properties; one at 1130-1138 Xanthia Street, Denver, Colorado, another at 1420 Chester Street, Aurora, Colorado, and another at 1928-1934 Beeler Street, Aurora, Colorado. Bradley Decker intentionally used falsified documents to obtain mortgages for these three properties. Finance America funded the

mortgages for all three properties, and Bradley Decker unlawfully and knowingly diverted over \$15,000 to RTB, LLC.

On August 1, 2005, Bradley Decker purchased two properties; one at 1119-1121 Xenia Street, Denver, Colorado, and another at 833 Emporia Street, Aurora, Colorado. Bradley Decker intentionally used falsified documents to obtain mortgages for both properties. ResMae Mortgage funded the mortgages for both properties, and Bradley Decker unlawfully and knowingly diverted over \$15,000 to RTB, LLC.

On September 21, 2005, Bradley Decker purchased a property at 6647 Julian Street, Denver Colorado. Bradley Decker intentionally used falsified documents to obtain the mortgage for this property. Argent Mortgage funded the mortgage for the subject property, and Bradley Decker unlawfully and knowingly diverted \$36,500 to New Age Finishing, LLC, which was subsequently transferred back to Bradley Decker.

On October 6, 2005, Bradley Decker purchased a property at 4615 York Street, Denver, Colorado. Bradley Decker intentionally used falsified documents to obtain the mortgage for this property. The Mortgage Store funded the mortgage for the subject property, and Bradley Decker unlawfully and knowingly diverted \$46,290 to New Age Finishing, LLC, which was subsequently transferred back to Bradley Decker.

Between October 28, 2005 and December 28, 2006, Cheri Decker and Jessica Decker purchased properties within the State of Colorado. Cheri Decker and Jessica Decker knowingly and intentionally diverted money from companies funding mortgages on their respective properties to RTB, LLC, a shell company owned and operated by Bradley Decker. Bradley Decker received the unlawfully diverted money knowing the money was stolen, and intending to permanently deprive Finance America, Lehman Brothers Bank, Lending First Mortgage, The Mortgage Store Financial, New Century Mortgage, Option One Mortgage, Plaza Home Mortgage and/or ResMae Mortgage, the funding companies. The amount of money stolen using this scheme, and unlawfully taken by Bradley Decker was over \$15,000.

COUNT NUMBER TWENTY

Theft > \$15,000 Or More – Series (F3)

§ 18-4-401(1)(a), (4) C.R.S.

(Cash From Mortgages Obtained by Cheri Decker)

On or between approximately October 28, 2005 and March 8, 2006, within the State of Colorado, **Cheri Decker**, individually and doing business as **Decker Rentals, LLC** and/or **RCJ**, unlawfully, feloniously, and knowingly obtained or exercised control over things of value, namely **money related to the following transactions:**

Date	Amount	Property	Buyer	Victim
Oct. 28, 2005	\$20,000	1001-1005	Cheri Decker	Finance

		Newton Street, Denver		America
Oct. 28, 2005	\$32,900	327 & 329 Ingalls Street, Lakewood	Cheri Decker	Entrust Mortgage
Oct. 31, 2005	\$41,920	9020-9022 Osceola, Westminster	Cheri Decker	Lending First Mortgage
Nov. 11, 2005	\$36,350	6751 E. 72 nd Place, E&F, Commerce City	Cheri Decker	ResMae Mortgage
Nov. 11, 2005	\$36,350	6751 E. 72 nd Place, I&J, Commerce City	Cheri Decker	ResMae Mortgage
Dec. 29, 2005	\$51,500	7515-7521 Stuart Street, Westminster	Cheri Decker	Finance America
Feb. 13, 2006	\$42,903	3360 West Alaska Place, Denver	Cheri Decker	Option One Mortgage
March 8, 2006	\$58,682	7115-7121 Stuart Street, Westminster	Cheri Decker	The Mortgage Store Financial

which occurred twice or more within a period of six months, with an aggregate value of fifteen thousand dollars or more, without authorization, or by threat or deception, and intended to deprive **Entrust Mortgage, Finance America, Lending First Mortgage, The Mortgage Store Financial, Option One Mortgage** and/or **ResMae Mortgage** permanently of its use or benefit; in violation of section 18-4-401(1)(a),(4), C.R.S.

COUNT NUMBER TWENTY-ONE

Forgery of Checks or Commercial Instruments (F5)

§ 18-5-102(1)(c)

(Loan Applications for Properties Purchased by Cheri Decker)

On or between approximately October 28, 2005 and March 8, 2006, within the State of Colorado, **Cheri Decker**, individually and doing business as **Decker Rentals, LLC** and/or **RCJ Rentals, Inc.**, with the intent to defraud **Entrust Mortgage, Finance America, Lending First Mortgage, The Mortgage Store Financial, Option One Mortgage** and/or **ResMae Mortgage**, unlawfully, feloniously, and falsely made, completed, altered, or uttered a written instrument which was or which purported to be, or which was calculated to become or to represent if completed, a contract or other instrument which document did or may have evidenced, created, transferred, terminated, or otherwise affected a legal right, interest,

obligation, or status, namely: **loan applications for mortgages funded by Entrust Mortgage, Finance America, Lending First Mortgage, The Mortgage Store Financial, Option One Mortgage** and/or **ResMae Mortgage**; in violation of section 18-5-102(1)(c), C.R.S.

Facts that support the offenses set forth in Counts Acts Twenty and Twenty-One are the following:

Between October 28, 2005 and March 8, 2006, Cheri Decker was a board member of Decker Rentals, LLC, and was the principal owner of RCJ Rentals, Inc., shell corporations created to divert money from funding companies in real estate transactions. Uto Essien acted as Cheri Decker's real estate broker during the relevant time period.

On October 28, 2005, Cheri Decker purchased two properties; one at 1001-1005 Newton Street, Denver, Colorado, and another at 327 & 329 Ingalls Street, Lakewood, Colorado. Cheri Decker intentionally used falsified documents to obtain mortgages for both properties. Finance America funded the Newton Street property mortgage, and Entrust Mortgage funded the Ingalls Street property mortgage. Cheri Decker unlawfully and knowingly diverted over \$15,000 to RTB, LLC, a company owned and controlled by Bradley Decker, and over \$15,000 to RCJ Rentals, Inc., a company owned and controlled by Cheri Decker.

On October 31, 2005, Cheri Decker purchased a property at 9020-9022 Oselola Street, Westminster, Colorado. Cheri Decker intentionally used falsified documents to obtain a mortgage. Lending First Mortgage funded the mortgage for the subject property. Cheri Decker unlawfully and knowingly diverted over \$15,000 to RTB, LLC, a company owned and controlled by Bradley Decker.

On November 11, 2005, Cheri Decker purchased two properties; one at 6751 E. 72nd Place, E&F, Commerce City, Colorado, and another at 6751 E. 72nd Place, I&J, Commerce City, Colorado. Cheri Decker intentionally used falsified documents to obtain mortgages for both properties. ResMae Mortgage funded the mortgages for both properties. Cheri Decker unlawfully and knowingly diverted over \$15,000 to RTB, LLC, a company owned and controlled by Bradley Decker.

On December 29, 2005, Cheri Decker purchased a property at 7515-7521 Stuart Street, Westminster, Colorado. Cheri Decker intentionally used falsified documents to obtain a mortgage. Finance America funded the mortgage for the subject property. Cheri Decker unlawfully and knowingly diverted over \$15,000 to RTB, LLC, a company owned and controlled by Bradley Decker.

On February 13, 2006, Cheri Decker purchased a property at 3360 West Alaska Place, Denver, Colorado. Cheri Decker intentionally used falsified documents to obtain a mortgage. Option One Mortgage funded the mortgage for the subject property. Cheri Decker unlawfully and knowingly diverted over \$15,000 to RTB, LLC, a company owned

and controlled by Bradley Decker.

On March 8, 2006, Cheri Decker purchased a property at 7115-7121 Stuart Street, Westminster, Colorado. Cheri Decker intentionally used falsified documents to obtain a mortgage. The Mortgage Store Financial funded the mortgage for the subject property. Cheri Decker unlawfully diverted over \$15,000 to RTB, LLC, a company owned and controlled by Bradley Decker.

COUNT NUMBER TWENTY-TWO

Theft > \$15,000 Or More – Series (F3)

§ 18-4-401(1)(a), (4) C.R.S.

(Cash From Mortgages Obtained by Jessica Decker)

On or between approximately November 28, 2006 and December 28, 2006, within the State of Colorado, **Jessica Decker**, individually and doing business as **Decker Rentals, LLC** and/or **JT Decker Rentals, LLC** and/or **JT Rentals, LLC**, unlawfully, feloniously, and knowingly obtained or exercised control over things of value, namely **money related to the following transactions:**

Date	Amount	Property	Buyer	Victim
Nov. 28, 2006	\$30,000	430 Harlan Street, Lakewood	Jessica Decker	Lehman Brothers Bank
Dec. 15, 2006	\$38,856	1383-1385 Upham Street, Lakewood	Jessica Decker	New Century Mortgage
Dec. 28, 2006	\$50,000	4080 S. Tamarac Drive, Denver	Jessica Decker	Plaza Home Mortgage

which occurred twice or more within a period of six months, with an aggregate value of fifteen thousand dollars or more, without authorization, or by threat or deception, and intended to deprive **Lehman Brothers Bank, New Century Mortgage, and/or Plaza Home Mortgage** permanently of its use or benefit; in violation of section 18-4-401(1)(a),(4), C.R.S.

COUNT NUMBER TWENTY-THREE

Forgery of Checks or Commercial Instruments (F5)

§ 18-5-102(1)(c)

(Loan Applications for Properties Purchased by Jessica Decker)

On or between approximately November 28, 2006 and December 28, 2006, within the State of Colorado, **Jessica Decker**, individually and doing business as **Decker Rentals, LLC** and/or **JT Decker Rentals, LLC** and/or **JT Rentals, LLC**, with the intent to defraud

Lehman Brothers Bank, New Century Mortgage, and/or Plaza Home Mortgage, unlawfully, feloniously, and falsely made, completed, altered, or uttered a written instrument which was or which purported to be, or which was calculated to become or to represent if completed, a contract or other instrument which document did or may have evidenced, created, transferred, terminated, or otherwise affected a legal right, interest, obligation, or status, namely: **loan applications for mortgages funded by Lehman Brothers Bank, New Century Mortgage and/or Plaza Home Mortgage**; in violation of section 18-5-102(1)(c), C.R.S.

Facts that support the offenses set forth in Counts Acts Twenty-Two and Twenty-Three are the following:

Between November 28, 2006 and December 28, 2006, Jessica Decker was a board member of Decker Rentals, LLC, and was the principal owner of JT Decker Rentals, LLC and JT Rentals, LLC, shell corporations created to divert money from funding companies in real estate transactions. Uto Essien acted as Jessica Decker's real estate broker during the relevant time period.

On November 28, 2006, Jessica Decker purchased a property at 430 Harlan Street, Lakewood, Colorado. Jessica Decker intentionally used falsified documents to obtain the mortgage. Lehman Brothers Bank funded the mortgage for the subject property. Jessica Decker unlawfully diverted over \$15,000 to Essien and Co Realty, Limited, a company owned and controlled by Uto Essien.

On December 15, 2006, Jessica Decker purchased a property at 1383-1385 Upham Street, Lakewood, Colorado. Jessica Decker intentionally used falsified documents to obtain the mortgage. New Century Mortgage funded the mortgage for the property. Jessica Decker unlawfully diverted over \$15,000 to RTB, LLC, a company owned and controlled by Bradley Decker.

On December 28, 2006, Jessica Decker purchased a property at 4080 S. Tamarac Drive, Denver, Colorado. Jessica Decker intentionally used falsified documents to obtain the mortgage. Plaza Home Mortgage funded the mortgage for the subject property. Jessica Decker unlawfully diverted over \$15,000 to RTB, LLC, a company owned and controlled by Bradley Decker.

COUNT NUMBER TWENTY-FOUR

Theft > \$15,000 Or More – Series (F3)

§ 18-4-401(1)(a), (4) C.R.S.

(Cash From Mortgages Obtained by Heather Etuk)

On or between approximately April 28, 2004 and May 19, 2004, and discovered on approximately October 20, 2005, within the State of Colorado, **Heather Etuk**, individually and doing business as **Rainbow Renovators, LLC**, unlawfully, feloniously, and knowingly

obtained or exercised control over things of value, namely **money related to the following transactions**:

Date	Amount	Property	Buyer	Victim
April 28, 2004	\$5,900	16403 E. 13 th Place, Aurora	Heather Etuk	Royal Bank of Canada (RBC)
May 14, 2004	\$12,000	384-386 Dayton Street, Aurora	Heather Etuk	Long Beach Mortgage
May 19, 2004	\$13,000	2208 Dayton Street, Aurora	Heather Etuk	National City Mortgage

which occurred twice or more within a period of six months, with an aggregate value of fifteen thousand dollars or more, without authorization, or by threat or deception, and intended to deprive **Royal Bank of Canada, Long Beach Mortgage, and/or National City Mortgage** permanently of its use or benefit; in violation of section 18-4-401(1)(a),(4), C.R.S.

COUNT NUMBER TWENTY-FIVE

Forgery of Checks or Commercial Instruments (F5)

§ 18-5-102(1)(c)

(Loan Applications for Properties Purchased by Heather Etuk)

On or between approximately April 28, 2004 and May 19, 2004, within the State of Colorado, **Heather Etuk**, individually and doing business as **Rainbow Renovators, LLC**, with the intent to defraud **Royal Bank of Canada, Long Beach Mortgage and/or National City Mortgage**, unlawfully, feloniously, and falsely made, completed, altered, or uttered a written instrument which was or which purported to be, or which was calculated to become or to represent if completed, a contract or other instrument which document did or may have evidenced, created, transferred, terminated, or otherwise affected a legal right, interest, obligation, or status, namely: **loan applications for mortgages funded by Royal Bank of Canada, Long Beach Mortgage, and/or National City Mortgage**; in violation of section 18-5-102(1)(c), C.R.S.

Facts that support the offenses set forth in Counts Twenty-Four and Twenty-Five are the following:

Between April 28, 2004 and May 19, 2004, Heather Etuk was the principal owner of Rainbow Renovators, LLC, a shell corporation created to divert money from funding companies in real estate transactions. Uto Essien acted as Heather Etuk's real estate broker during the relevant time period.

On April 28, 2004, Heather Etuk purchased a property at 16403 East 13th Place, Aurora, Colorado. Heather Etuk intentionally used falsified documents to obtain a mortgage. Royal Bank of Canada (RBC) funded the mortgage for the subject property. Heather Etuk

unlawfully diverted \$5,900 to Rainbow Renovators, LLC, a company she owned and controlled.

On May 14, 2004, Heather Etuk purchased a property at 384 Dayton Street, Aurora, Colorado. Heather Etuk intentionally used falsified documents to obtain a mortgage. Long Beach Mortgage funded the mortgage for the subject property. Heather Etuk unlawfully diverted \$12,000 to Rainbow Renovators, LLC, a company she owned and controlled.

On May 19, 2004, Heather Etuk purchased a property at 2208 Dayton Street, Aurora, Colorado. Heather Etuk intentionally used falsified documents to obtain a mortgage. National City Mortgage funded the mortgage for the subject property. Heather Etuk unlawfully diverted \$13,000 to Rainbow Renovators, LLC, a company she owned and controlled.

The Federal Bureau of Investigations opened an investigation concerning these fraudulent transactions on October 20, 2005, the date criminal conduct was discovered.

COUNT NUMBER TWENTY-SIX

Theft > \$15,000 Or More – Series (F3)

§ 18-4-401(1)(a), (4) C.R.S.

(Cash From Mortgages Obtained by Jessica Caplan)

On or between approximately August 3, 2005 and August 10, 2005, within the State of Colorado, **Jessica Caplan**, individually and doing business as **Wild Horses Denver Properties, LLC**, unlawfully, feloniously, and knowingly obtained or exercised control over things of value, namely **money related to the following transactions**:

Date	Amount	Property	Buyer	Victim
Aug. 3, 2005	\$23,000	52-56 Lima Street, Aurora	Jessica Caplan	Lehman Brothers Bank
Aug. 9, 2005	\$10,000	13631 E. Nevada Place, Aurora	Jessica Caplan	Cherry Creek Mortgage
Aug. 10, 2005	\$10,000	14328 Montana Circle, Aurora	Jessica Caplan	Cherry Creek Mortgage

which occurred twice or more within a period of six months, with an aggregate value of fifteen thousand dollars or more, without authorization, or by threat or deception, and intended to deprive **Lehman Brothers Bank** and/or **Cherry Creek Mortgage** permanently of its use or benefit; in violation of section 18-4-401(1)(a),(4), C.R.S.

COUNT NUMBER TWENTY-SEVEN

Forgery of Checks or Commercial Instruments (F5)

§ 18-5-102(1)(c)

(Loan Applications for Properties Purchased by Jessica Caplan)

On or between approximately August 3, 2005 and August 10, 2005, within the State of Colorado, **Jessica Caplan**, individually and doing business as **Wild Horses Denver Properties, LLC**, with the intent to defraud **Lehman Brothers Bank** and/or **Cherry Creek Mortgage**, unlawfully, feloniously, and falsely made, completed, altered, or uttered a written instrument which was or which purported to be, or which was calculated to become or to represent if completed, a contract or other instrument which document did or may have evidenced, created, transferred, terminated, or otherwise affected a legal right, interest, obligation, or status, namely: **loan applications for mortgages funded by Lehman Brothers Bank** and/or **Cherry Creek Mortgage**; in violation of section 18-5-102(1)(c), C.R.S.

Facts that support the offenses set forth in Counts Acts Twenty-Six and Twenty-Seven are the following:

Between August 3, 2005 and August 10, 2005, Jessica Caplan was the principal owner of Wild Horses Denver Properties, LLC, a shell corporation created to divert money from funding companies in real estate transactions. Uto Essien acted as Jessica Caplan's real estate broker during the relevant time period.

On August 3, 2005, Jessica Caplan purchased a property at 52-56 Lima Street, Aurora, Colorado. Jessica Caplan intentionally used falsified documents to obtain a mortgage. Lehman Brothers Bank funded the mortgage for the subject property. Jessica Caplan unlawfully diverted \$23,000 to Wild Horses Denver Properties, LLC, a company she owned and controlled.

On August 9, 2005, Jessica Caplan purchased a property at 13631 E. Nevada Place, Aurora, Colorado. Jessica Caplan intentionally used falsified documents to obtain a mortgage. Cherry Creek Mortgage funded the mortgage for the subject property. Jessica Caplan unlawfully diverted \$10,000 to Wild Horses Denver Properties, LLC, a company she owned and controlled.

On August 10, 2005, Jessica Caplan purchased a property at 14328 Montana Circle, Aurora, Colorado. Jessica Caplan intentionally used falsified documents to obtain a mortgage. Cherry Creek Mortgage funded the mortgage for the subject property. Jessica Caplan unlawfully diverted \$10,000 to Wild Horses Denver Properties, LLC, a company she owned and controlled.

COUNT NUMBER TWENTY-EIGHT

Theft > \$15,000 Or More – Series (F3)

§ 18-4-401(1)(a), (4) C.R.S.

(Cash From Mortgages Obtained by Enoch Etuk)

On or between approximately October 20, 2006 and November 17, 2006, within the State of Colorado, **Enoh Etuk**, individually and doing business as **The Overcomer Construction Group**, unlawfully, feloniously, and knowingly obtained or exercised control over things of value, namely **money related to the following transactions**:

Date	Amount	Property	Buyer	Victim
Oct. 20, 2006	\$50,000	1059-1061 Emporia Street, Aurora	Enoh Etuk	Silver State Financial Services
Nov. 7, 2006	\$43,781	13610-13612 E. Nevada Avenue, Aurora	Enoh Etuk	Silver State Financial Services
Nov. 17, 2006	\$40,000	870-888 S. Fenton, Lakewood	Enoh Etuk	Decision One Mortgage

which occurred twice or more within a period of six months, with an aggregate value of fifteen thousand dollars or more, without authorization, or by threat or deception, and intended to deprive **Decision One Mortgage** and/or **Silver State Financial Services** permanently of its use or benefit; in violation of section 18-4-401(1)(a),(4), C.R.S.

COUNT NUMBER TWENTY-NINE

Forgery of Checks or Commercial Instruments (F5)

§ 18-5-102(1)(c)

(Loan Applications for Properties Purchased by Enoch Etuk)

On or between approximately October 20, 2006 and November 17, 2006, within the State of Colorado, **Enoh Etuk**, individually and doing business as **The Overcomer Construction Group**, with the intent to defraud **Decision One Mortgage** and/or **Silver State Financial Services**, unlawfully, feloniously, and falsely made, completed, altered, or uttered a written instrument which was or which purported to be, or which was calculated to become or to represent if completed, a contract or other instrument which document did or may have evidenced, created, transferred, terminated, or otherwise affected a legal right, interest, obligation, or status, namely: **loan applications for mortgages funded by Decision One Mortgage** and/or **Silver State Financial Services**; in violation of section 18-5-102(1)(c), C.R.S.

Facts that support the offenses set forth in Counts Acts Twenty-Eight and Twenty-Nine

are the following:

Between October 20, 2006 and November 17, 2006, Enoh Etuk was the principal owner of The Overcomer Construction Group, a shell corporation created to divert money from funding companies in real estate transactions. Uto Essien acted as Enoh Etuk's real estate broker during the relevant time period.

On October 20, 2006, Enoh Etuk purchased a property at 1059-1061 Emporia Street, Aurora, Colorado. Enoh Etuk intentionally used falsified documents to obtain a mortgage. Silver State Financial Services funded the mortgage for the subject property. Enoh Etuk unlawfully diverted \$50,000 to New Age Finishing, LLC, which is owned by Idara Ekiko, in order to disguise its true destination. This money was subsequently transferred back to Enoh Etuk.

On November 7, 2006, Enoh Etuk purchased a property at 13610-13612 E. Nevada Avenue, Aurora, Colorado. Enoh Etuk intentionally used falsified documents to obtain a mortgage. Silver State Financial Services funded the mortgage for the subject property. Enoh Etuk unlawfully diverted \$43,781 to The Overcomer Construction Group, a company she owned and controlled.

On November 17, 2006, Enoh Etuk purchased a property at 870-888 S. Fenton, Lakewood, Colorado. Enoh Etuk intentionally used falsified documents to obtain a mortgage. Decision One Mortgage funded the mortgage for the subject property. Enoh Etuk unlawfully diverted \$40,000 to The Overcomer Construction Group, a company she owned and controlled.

AS TO COUNT ONE:
A TRUE BILL

Foreperson

AS TO COUNT TWO:
A TRUE BILL

Foreperson

AS TO COUNT THREE:
A TRUE BILL

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AS TO COUNT TWENTY-FIVE:
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AS TO COUNT TWENTY-SIX:
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AS TO COUNT TWENTY-SEVEN:
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AS TO COUNT TWENTY-EIGHT:
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AS TO COUNT TWENTY-NINE:
A TRUE BILL

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A NO TRUE BILL

Foreperson

I, _____, the Foreperson of the 2007-2008 Colorado State Grand Jury, do hereby swear and affirm that each and every True Bill returned in this indictment by the 2007-2008 Colorado State Grand Jury was arrived at after deliberation and with the assent and agreement to the existence of probable cause by at least nine members of the Colorado State Grand Jury. The Colorado State Grand Jury further authorizes and instructs the Colorado Attorney General to return this indictment to open court with or without the presence of the foreperson.

Subscribed to before me in the City and County of Denver, State of Colorado, this _____ day of March 2008.

Notary Public

My commission expires:_____

Dated this _____ day of March 2008.

JOHN W. SUTHERS
ATTORNEY GENERAL STATE OF COLORADO

Janet Stansberry Drake, #27697
Senior Assistant Attorney General
Criminal Justice Section
Special Prosecution Unit

The 2007-2008 Colorado Statewide Grand Jury presents this Indictment, and the same is hereby ORDERED FILED this _____ day of March 2008.

Pursuant to § 13-73-107, C.R.S., the Court designates _____ County, Colorado as the county of venue for the purposes of trial.

Dated this _____ day of March 2008.

Chief Judge Larry J. Naves
Presiding Judge, State Grand Jury