

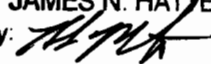
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IN THE UNITED STATES DISTRICT COURT
FOR THE NORTHERN DISTRICT OF GEORGIA

APR 24 2009

ATLANTA DIVISION

JAMES N. HATTEN, Clerk
By:  Deputy Clerk

UNITED STATES OF AMERICA	:	
	:	CRIMINAL INFORMATION
v.	:	
	:	NO. 1:09-CR-205-JTC
MARK ANTHONY MCBRIDE,	:	
a/k/a Charles Conley,	:	
a/k/a Charles Conley, Jr.,	:	
a/k/a Manuel Evans,	:	
Defendant.	:	

THE UNITED STATES ATTORNEY CHARGES THAT:

COUNT ONE
Conspiracy
18 U.S.C. §1349

1. Between in or about 2001, and in or about September 2008, in the Northern District of Georgia, and elsewhere, defendant MARK ANTHONY MCBRIDE, a/k/a Charles Conley, a/k/a Charles Conley, Jr., a/k/a Manuel Evans, did willfully, knowingly and unlawfully combine, conspire, confederate, agree and have a tacit understanding with others to commit certain offenses against the United States, including the following:

(a) To knowingly execute and attempt to execute a scheme and artifice to defraud Omni National Bank and numerous other insured depository financial institutions, as defined in Title 18, United States Code, Section 20, by submitting and causing to be submitted materially false qualifying information to obtain mortgage loans, lines of credit, vehicle loans and other extensions

of credit, in the defendant's name, in the defendant's aliases, in stolen identities and in the identities of other unqualified borrowers, in violation of Title 18, United States Code, Section 1344.

(b) To devise and intend to devise a scheme and artifice to defraud mortgage and other lenders of money and property by submitting and causing to be submitted materially false qualifying information and documentation and other fraudulent pretenses, representations and promises to obtain mortgage loans, lines of credit, vehicle loans credit cards and other extensions of credit, causing the Postal Service and other interstate carriers to be used and interstate wire communications to be made to obtain said loans and loan proceeds, and for other purposes in furtherance of said scheme and artifice to defraud, in violation of Title 18, United States Code, Sections 1341 and 1343.

2. In furtherance of this conspiracy, and to effect the objects and purposes thereof, various acts were committed by the defendant and his coconspirators within the Northern District of Georgia and elsewhere, including but not limited to the following:

(a) Throughout the course of this conspiracy, in the Northern District of Georgia, defendant MARK ANTHONY MCBRIDE, a/k/a Charles Conley, a/k/a Charles Conley, Jr., a/k/a Manuel Evans, used bogus employment and income, understated liabilities and other false qualifying information to obtain mortgage and vehicle loans,

credit cards, lines of credit and other extensions of credit in his own name, in names he assumed, in stolen identities and in the names of other unqualified borrowers.

(b) Throughout the course of this conspiracy, in the Northern District of Georgia, defendant MARK ANTHONY MCBRIDE, a/k/a Charles Conley, a/k/a Charles Conley, Jr., a/k/a Manuel Evans, created and paid others to create false documentation, including bogus Verifications of Employment, W2s, pay stubs, tax returns and bank statements, in support of the misrepresentations contained in the mortgage and other credit applications described above in paragraph 2(a) herein.

(c) Throughout the course of this conspiracy, in the Northern District of Georgia, defendant MARK ANTHONY MCBRIDE, a/k/a Charles Conley, a/k/a Charles Conley, Jr., a/k/a Manuel Evans, recruited unqualified straw borrowers to apply for mortgage loans, credit cards and lines of credit by promising them a portion of the loan proceeds.

(d) Throughout the course of this conspiracy, in the Northern District of Georgia, defendant MARK ANTHONY MCBRIDE, a/k/a Charles Conley, a/k/a Charles Conley, Jr., a/k/a Manuel Evans, used the stolen identities of others including his children, to apply for mortgage loans, vehicle loans, credit cards and lines of credit, the proceeds of which were for defendant MCBRIDE's personal use and benefit.

(e) Throughout the course of this conspiracy, defendant MARK ANTHONY MCBRIDE, a/k/a Charles Conley, a/k/a Charles Conley, Jr., a/k/a Manuel Evans, caused the mailings and interstate wire communications to and from the Northern District of Georgia and out-of-state locations be used to obtain approval for and funding of the fraudulent mortgage loans and other extensions of credit described herein.

(f) Throughout the course of this conspiracy, defendant MARK ANTHONY MCBRIDE, a/k/a Charles Conley, a/k/a Charles Conley, Jr., a/k/a Manuel Evans, used multiple names and Social Security Numbers to file eight bankruptcy petitions in United States Bankruptcy Court for the Northern District of Georgia and in U.S. Bankruptcy Courts in Alabama and South Carolina, to stay foreclosures and prevent or delay the collection of debts the defendant had incurred through the fraud schemes described herein.

All in violation of Title 18, United States Code, Section 1349.

COUNT TWO
Bankruptcy Fraud
18 U.S.C. §152

3. The Grand Jury hereby alleges and incorporates by reference herein the facts alleged in Count One of this Criminal Information as if fully set forth herein.

4. In or about May 2008, defendant MARK ANTHONY MCBRIDE, a/k/a Charles Conley, a/k/a Charles Conley, Jr., a/k/a Manuel

Evans, knowingly and fraudulently made materially false declarations, certificates, verifications and statements under the penalty of perjury, as permitted under Section 1746 of Title 28, in and in relation to his personal Bankruptcy Case Number 08-68213 under Title 11, United States Code (the bankruptcy code), by submitting a Voluntary Petition and Affidavit in the United States Bankruptcy Court for the Northern District of Georgia, using the name and the Social Security Number of another person when falsely certifying that he had never filed bankruptcy in the past, when in truth and in fact, as the defendant then well knew, he had used his true name, MARK ANTHONY MCBRIDE, to file seven prior petitions in United States Bankruptcy Courts located in Georgia, Alabama and South Carolina, in order to stay foreclosures on properties purchased with fraudulently obtained mortgage loans and prevent collection of other debts the defendant had incurred through fraudulent means, as was defendant's purpose for filing the May 2008 petition, all in violation of Title 18, United States Code, Section 152.

FORFEITURE PROVISION

5. Upon conviction of one or more of the offenses alleged in Counts One and Two of this Criminal Information, defendant MARK ANTHONY MCBRIDE, a/k/a Charles Conley, a/k/a Charles Conley, Jr., a/k/a Manuel Evans, shall forfeit to the United States pursuant to Title 18, United States Code, Sections 981(a)(1)(c), 982(a)(2), and

Title 28, United States Code, Section 2461(c) any property, real or personal, constituting or derived from proceeds obtained directly or indirectly as a result of the said violations.

6. If, as a result of any act or omission of the defendant, any property subject to forfeiture:

- a. cannot be located upon the exercise of due diligence;
- b. has been transferred or sold to, or deposited with, a third person;
- c. has been placed beyond the jurisdiction of the Court;
- d. has been substantially diminished in value; or
- e. has been commingled with other property which cannot be subdivided without difficulty;

the United States intends, pursuant to Title 18, United States Code, Section 982 (b) and Title 21, United States Code, Section 853(p), to seek forfeiture of any other property of said defendant up to the value of the forfeitable property.

All pursuant to Title 18, United States Code, Sections 981(a)(1)(c), 982 (a) and (b); Title 28, United States Code, Section 2461(c); and Title 21, United States Code, Section 853(p).

DAVID E. NAHMIAS
UNITED STATES ATTORNEY

A handwritten signature in cursive script that reads "Gale McKenzie".

GALE MCKENZIE
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