

UNITED STATES DISTRICT COURT
MIDDLE DISTRICT OF TENNESSEE

JUDGMENT IN A CRIMINAL CASE

(For Offenses Committed On or After November 1, 1987)

UNITED STATES OF AMERICA

V.

HAROLD STAFFORD

CASE #: 3:07-00221-01

USM #: 18602-075

FANNIE J. HARRIS, ESQ.
WILLIAM HENRY STOVER, SR., ESQ.
DEFENDANT'S ATTORNEY

THE DEFENDANT:

[X] was found guilty on counts 1-51 of the Indictment after a plea of not guilty. ****The Preliminary Order of Forfeiture (entered on the docket 4/16/2009 as DE# 140) is incorporated herein by reference and is made the Final Order of Forfeiture.**

Accordingly, the Court has adjudicated that the defendant is guilty of the following offenses:

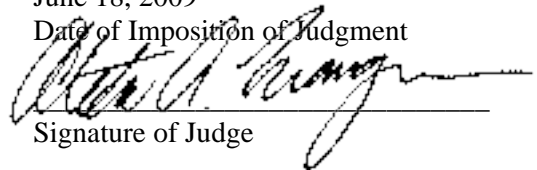
<u>Title & Section</u>	<u>Nature of Offense</u>	<u>Date Offense Concluded</u>	<u>Count Number(s)</u>
PLEASE SEE ATTACHED PAGE			

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

IT IS FURTHER ORDERED that the defendant shall notify the United States District Court and the United States Attorney for this district within 30 days of any change of name, residence, or mailing address until all fines, restitution, costs, and special assessments imposed by this judgment are fully paid. If ordered to pay restitution, the defendant must notify the Court and the United States Attorney of material changes in economic circumstances.

June 18, 2009

Date of Imposition of Judgment



Signature of Judge

Aleta A. Trauger, U.S. District Judge

Name & Title of Judge

Date: 6/19/2009

DEFENDANT: HAROLD STAFFORD
CASE NUMBER: 3:07-00221-01

<u>Title & Section</u>	<u>Nature of Offense</u>	<u>Count Number(s)</u>	<u>Date Offense Concluded</u>
18 USC 1349	Conspiracy to commit wire fraud and bank fraud	Count One	October 21, 2005
18 USC 1343	Wire Fraud	Count Two	January 27, 2005
		Count Three	February 18, 2005
		Count Four	February 18, 2005
		Count Five	February 22, 2005
		Count Six	February 22, 2005
		Count Seven	April 1, 2005
		Count Eight	April 4, 2005
		Count Nine	April 7, 2005
		Count Ten	April 8, 2005
		Count Eleven	April 19, 2005
		Count Twelve	April 20, 2005
		Count Thirteen	April 29, 2005
		Count Fourteen	May 13, 2005
		Count Fifteen	June 21, 2005
		Count Sixteen	June 30, 2005
		Count Seventeen	June 21, 2005
		Count Eighteen	July 7, 2005
		Count Nineteen	July 20, 2005
		Count Twenty	September 16, 2005
		Count Twenty-One	October 6, 2005
		Count Twenty-Two	October 11, 2005
18 USC 1344	Bank Fraud	Count Twenty-Three	February 22, 2005
		Count Twenty-Four	April 8, 2005
		Count Twenty-Five	May 23, 2005
18 USC 1957 and 18 USC 2	Money Laundering	Count Twenty-Six	March 1, 2005
		Count Twenty-Seven	February 18, 2005
		Count Twenty-Eight	February 23, 2005
		Count Twenty-Nine	March 1, 2005
		Count Thirty	March 3, 2005
		Count Thirty-One	April 5, 2005
		Count Thirty-Two	April 5, 2005
		Count Thirty-Three	April 7, 2005
		Count Thirty-Four	April 8, 2005
		Count Thirty-Five	April 12, 2005
		Count Thirty-Six	April 13, 2005
		Count Thirty-Seven	April 14, 2005
		Count Thirty-Eight	June 10, 2005
		Count Thirty-Nine	April 26, 2005
		Count Forty	May 6, 2005
		Count Forty-One	May 26, 2005
		Count Forty-Two	May 16, 2005
		Count Forty-Three	June 1, 2005
		Count Forty-Four	June 29, 2005
		Count Forty-Five	June 30, 2005
		Count Forty-Six	July 6, 2005
		Count Forty-Seven	July 20, 2005
		Count Forty-Eight	July 15, 2005
		Count Forty-Nine	September 20, 2005
		Count Fifty	September 30, 2005
		Count Fifty-One	October 18, 2005

DEFENDANT: HAROLD STAFFORD
CASE NUMBER: 3:07-00221-01

IMPRISONMENT

The defendant is hereby committed to the custody of the United States Bureau of Prisons to be imprisoned for a term of 96 months on counts 1-51 to run concurrently with each other.

The defendant was advised of his right to appeal.

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

1. That the defendant be placed in a federal facility close to Nashville, Tennessee.

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

before 2 p.m. on August 7, 2009 .

RETURN

I have executed this judgment as follows:

Defendant delivered on _____ to _____,

with a certified copy of this judgment.

United States Marshal

By _____
Deputy Marshal

SUPERVISED RELEASE

Upon release from imprisonment, the defendant shall be on supervised release for a term of 3 years on counts 1-51 to run concurrently with each other.

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

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

The defendant shall not illegally possess a controlled substance.

The defendant shall refrain from any unlawful use of a controlled substance. The defendant shall submit to one drug test within 15 days of release from imprisonment and at least two periodic drug tests thereafter, as directed by the Court.

- The above drug testing condition is suspended based on the court's determination that the defendant poses a low risk of future substance abuse. (Check, if applicable.)
- The defendant shall not possess a firearm, destructive device, or any dangerous weapon. (Check, if applicable.)
- The defendant shall cooperate in the collection of DNA as directed by the probation officer. (Check, if applicable.)
- The defendant shall register with the state sex offender registration agency in the state where the defendant resides, works or is a student, as directed by the probation officer. (Check, if applicable.)
- The defendant shall participate in an approved program for domestic violence. (Check, if applicable.)

If this judgment imposes a fine or a restitution obligation, it shall be a condition of supervised release that the defendant pay any such fine or restitution that remains unpaid at the commencement of the term of supervised release in accordance with the Schedule of Payments set forth in the Criminal Monetary Penalties sheet of this judgment.

The defendant shall comply with the standard conditions that have been adopted by this court (as set forth below). The defendant shall also comply with any additional, special conditions on the attached page.

STANDARD CONDITIONS OF SUPERVISION

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

SUPERVISED RELEASE

SPECIAL CONDITIONS

1. The defendant shall pay restitution, jointly and severally with the other defendants, to the victim identified in the presentence report in an amount totaling \$1,000,773.49 . Payments shall be submitted to the United States District Court Clerk's Office, Eighth Floor, 801 Broadway, Nashville, TN 37203. Restitution is due immediately. If the defendant is incarcerated, payment shall begin under the Bureau of Prisons' Inmate Financial Responsibility Program. Should there be an unpaid balance when supervision commences, the defendant shall pay the remaining restitution at a minimum monthly rate of 10 percent of the defendant's gross monthly income. No interest shall accrue as long as the defendant remains in compliance with the payment schedule ordered. Pursuant to 18 U.S.C. § 3664(k), the defendant shall notify the Court and United States Attorney of any material change in economic circumstances that might effect ability to pay.
2. The defendant shall furnish all financial records, including, without limitation, earnings records and tax returns, to the U.S. Probation Office upon request.
3. The defendant shall not incur new debt or open additional lines of credit without the prior approval of the U.S. Probation Office unless the defendant is in compliance with the payment schedule for any court-imposed financial sanctions.
4. The defendant shall participate in a program of drug testing and substance abuse treatment which may include a 30-day inpatient treatment program followed by up to 90 days in a residential reentry center at the direction of the U.S. Probation Office. The defendant shall pay all or part of the cost for substance abuse treatment if the probation officer determines the defendant has the financial ability to do so or has appropriate insurance coverage to pay for such treatment.
5. The defendant shall abstain from all use of alcohol or alcoholic beverages.
6. The defendant shall maintain verifiable employment subject to the approval of the United States Probation Office and provide any documentation requested by the United States Probation Office.
7. The defendant shall be required to participate in an adult education program and prove consistent effort, as determined appropriate by the United States Probation Office, toward obtaining his General Equivalency Diploma (GED) or other approved certification.
8. The defendant is prohibited from owning, carrying or possessing firearms, destructive devices or other dangerous weapons
9. The defendant shall cooperate in the collection of DNA as directed by the U.S. Probation Office.

CRIMINAL MONETARY PENALTIES

The defendant must pay the total criminal monetary penalties in accordance with the Schedule of Payments set forth in this judgment.

	<u>Assessment</u>	<u>Fine</u>	<u>Restitution</u>
<u>Totals:</u>	\$ 5,100	\$	\$ 1,000,773.49

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

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

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

<u>Name of Payee</u>	<u>Total Loss*</u>	<u>Restitution Ordered</u>	<u>Priority or %</u>
Countrywide Home Loans Attn: Beth Rossmann 7105 Corporate Drive PTX-B2-31 Plano, TX 75024 RE: # 90706649		\$200.25	

Totals: \$ **\$ CONTINUED ON NEXT PAGE**

Restitution amount ordered pursuant to plea agreement \$

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

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

- The interest requirement is waived.
- The interest requirement is modified as follows:

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

CRIMINAL MONETARY PENALTIES

ADDITIONAL RESTITUTION

If the defendant makes a partial payment, each payee shall receive an approximately proportional payment, unless specified otherwise in the priority order or percentage payment column below.

<u>Name of Payee</u>	<u>Total Amount of Loss</u>	<u>Amount of Restitution Ordered</u>	<u>Priority Order Or Percentage of Payment</u>
Countrywide Home Loans Attn: Beth Rossmann 7105 Corporate Drive PTX-B2-31 Plano, TX 75024 RE: # 90706697		\$59,615.20	
Bank of Nashville Attn: Richard D. Bird, Jr Address: 401 Church St. Nashville, TN 37219 RE: # 1157139165-01		\$1,863.35	
Universal Assurrors Agency, Inc. Attn: Recovery Department 11420 Blondo Street Suite 103 Omaha, NE 68164-3858 RE: Account # 1157139165-01		\$155,363.27	
Countrywide Home Loans Attn: Beth Rossmann 7105 Corporate Drive PTX-B2-31 Plano, TX 75024 RE: # 99622077		\$81,134.24	
Countrywide Home Loans Attn: Beth Rossmann 7105 Corporate Drive PTX-B2-31 Plano, TX 75024 RE: # 96676643		\$30,414.85	

DEFENDANT: HAROLD STAFFORD
CASE NUMBER: 3:07-00221-01

<u>Name of Payee</u>	<u>Total Amount of Loss</u>	<u>Amount of Restitution Ordered</u>	<u>Priority Order Or Percentage of Payment</u>
Bank of Nashville Attn: Richard D. Bird, Jr 401 Church Street Nashville, TN 37219 RE: # 1157142190-01		\$100.83	
Universal Assurrors Agency, Inc. Attn: Recovery Department 11420 Blondo Street Suite 103 Omaha, NE 68164-3858 RE: Account # 1157142190-01		\$127,579.51	
Countrywide Home Loans Attn: Beth Rossmann 7105 Corporate Drive PTX-B2-31 Plano, TX 75024 RE: # 102391129		\$5,158.74	
Countrywide Home Loans Attn: Beth Rossmann 7105 Corporate Drive PTX-B2-31 Plano, TX 75024 RE: # 102495253		\$94,796.11	
CIT Group Attn: Ernie Cicconi 1 CIT Drive Livingston, NJ 07039 RE: # 9500770756		\$96,662.25	
Fremont Investment and Loan Company 2727 East Imperial Highway Brea, CA 92821 RE: # 6000165586		\$232,261.29	
Fremont Investment and Loan Company 2727 East Imperial Highway Brea, CA 92821 RE: # 6000185447		\$115,623.60	
<u>Totals:</u>	\$	\$1,000,773.49	

SCHEDULE OF PAYMENTS

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

- A** Lump sum payment of \$ 1,005,873.49 (restitution plus special assessment) due immediately, balance due
 not later than _____, or
 in accordance with C, D, E, or F; or
- B** Payment to begin immediately (may be combined with C, D, or F); or
- C** Payment in equal _____ (e.g., weekly, monthly, quarterly) installments of \$ _____ over a period of _____ (e.g. months or years), to commence _____ (e.g., 30 or 60 days) after the date of this judgment; or
- D** Payment in equal _____ (e.g., weekly, monthly, quarterly) installments of \$ _____ over a period of _____ (e.g. months or years), to commence _____ (e.g., 30 or 60 days) after release from imprisonment to a term of supervision; or
- E** Payment during the term of supervised release will commence within _____ (e.g, 30 or 60 days) after release from imprisonment. The court will set the payment plan based on an assessment of the defendant's ability to pay at that time; or
- F** Special instructions regarding the payment of criminal monetary penalties: The defendant shall pay restitution, jointly and severally with the other defendants, to the victim identified in the presentence report in an amount totaling \$1,000,773.49 . Payments shall be submitted to the United States District Court Clerk's Office, Eighth Floor, 801 Broadway, Nashville, TN 37203. Restitution is due immediately. If the defendant is incarcerated, payment shall begin under the Bureau of Prisons' Inmate Financial Responsibility Program. Should there be an unpaid balance when supervision commences, the defendant shall pay the remaining restitution at a minimum monthly rate of 10 percent of the defendant's gross monthly income. No interest shall accrue as long as the defendant remains in compliance with the payment schedule ordered. Pursuant to 18 U.S.C. § 3664(k), the defendant shall notify the Court and United States Attorney of any material change in economic circumstances that might effect ability to pay.

Unless the court has expressly ordered otherwise, if this judgment imposes a period of imprisonment, payment of criminal monetary penalties shall be due during the period of imprisonment. All criminal monetary penalties, except those made through the Federal Bureau of Prisons' Inmate Financial Responsibility Program are to be made payable to the Clerk, U.S. District Court, located at 800 U.S. Courthouse, 801 Broadway, Nashville, TN 37203.

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

Joint and Several

Defendant and Co-Defendant Names and Case Numbers (including defendant number), Total Amount, Joint and Several Amount, and corresponding payee, if appropriate. Miles Jackson Black, 3:07-00221-02 and Jeffrey Dunn Hathcock, 3:07-00221-03.

The defendant shall pay the cost of prosecution.

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

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

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