

**IN THE UNITED STATES DISTRICT COURT FOR THE
WESTERN DISTRICT OF MISSOURI
SOUTHERN DIVISION**

UNITED STATES OF AMERICA,	) No. 09-03093-01/17-CR-S-ODS
Plaintiff,)
	) <u>COUNT ONE:</u>
vs.	) 18 U.S.C. §§ 1349 and 1343
	) NMT 30 Years and \$1,000,000 fine
CHARLES E. WALKER	) Class B Felony
[DOB: 02/08/1953],	) Supervised Release NMT 5 Years
	) Mandatory Restitution
LINDA F. WALKER)
[DOB: 06/26/1952],	) <u>COUNT TWO:</u>
	) 18 U.S.C. §§ 1956(h) and 1957
LEE EDWARD WALKER	) NMT 10 Years and \$250,000 fine or Twice
[DOB: 09/17/1975],	) Amount of Criminally Derived Property
	) Class C Felony
FRANKIE R. POWELL	) Supervised Release NMT 3 Years
[DOB: 12/25/1942],	) Mandatory Restitution
)
JAMES H. POWELL	) <u>COUNTS THREE, FIVE, SEVEN, NINE,</u>
a/k/a Jimmy Powell	) <u>ELEVEN, THIRTEEN, FIFTEEN,</u>
[DOB: 03/13/1938],	) <u>SEVENTEEN, NINETEEN, TWENTY-</u>
	) <u>ONE, TWENTY-THREE, TWENTY-FIVE</u>
WILLIAM WAGONER	) <u>TWENTY-SEVEN, TWENTY-NINE,</u>
[DOB: 03/23/1953],	) <u>THIRTY-ONE, THIRTY-THREE,</u>
	) <u>THIRTY-FIVE, THIRTY-SEVEN, THIRTY-</u>
STEVE CASAREZ, JR.	) <u>NINE, FORTY-ONE, FORTY-THREE,</u>
[DOB: 05/31/1977],	) <u>FORTY-FIVE, FORTY-SEVEN, FORTY-</u>
	) <u>NINE, and FIFTY-ONE:</u>
JUAN A. JOHNSON	) 18 U.S.C. §§ 1343 and 2
[DOB: 04/12/1968],	) NMT 30 Years and \$1,000,000 fine
	) Class B Felony
VINCENT CANTRELL	) Supervised Release NMT 5 Years
[DOB: 05/03/1969],	) Mandatory Restitution
)
CHARLES V. PURSLEY)
[DOB: 05/27/1927],)
)
EDDIE LEE ROHRS)
[DOB: 11/02/1972],)
)
CHRISTOPHER FORESTER)
[DOB: 03/09/1980],)

ROBERT C. BARNICA
[DOB: 05/20/1974],

JESS KEVIN CYPRET
[DOB: 02/02/1958],

LINDA D. HANKS
[DOB: 01/22/1971],

TAMMY R. FEDEL
[DOB: 11/06/1956],

and,

LAURA GREER
[DOB: 10/07/1968],

Defendants.

Defendants/Counts:

Charles Walker: 1, 2, 5-8, 11, 12, 15, 16, 21-24, 34, 36-42, 44, 50, and Forfeiture Allegations 1 & 2

Linda Walker: 1, 2, 5-8, 37, 38, and Forfeiture Allegations 1 & 2

Lee Walker: 1, 2, 11, 15, 16, 23, 24, 33-36, 43, 49, 50 and Forfeiture Allegations 1 & 2

Frankie Powell: 1, 2, 7-14, 25, 26, 31, 32, 39, 40, 47, 48, and Forfeiture Allegations 1 & 2

James Powell: 1-4, 15-18, 27-30, 45, 46, and Forfeiture Allegations 1 & 2

Wagoner: 1, 2, 5, 7, 17, 37, 38, and Forfeiture Allegations 1 & 2

Casarez: 1, 2, 13, 17, 18, 25, 26, 47-49, and Forfeiture Allegations 1 & 2

Johnson: 1, 3, 25, 27, 29, 31, 47, and Forfeiture Allegation 1

Cantrell: 1, 5, 7, 13, 15, 17, 27, 29, 33, 49, 51, and Forfeiture Allegation 1

Pursley: 1, 3, 7, 11, 21, 31, 35, 37, 45, 47 and Forfeiture Allegation 1

Rohrs: 1, 2, 21, 22, 27-30, 49, 50, and Forfeiture Allegations 1 & 2

) COUNTS FOUR, SIX, EIGHT, TEN,
) TWELVE, FOURTEEN, SIXTEEN,
) EIGHTEEN, TWENTY, TWENTY-TWO,
) TWENTY-FOUR, TWENTY-SIX,
) TWENTY-EIGHT, THIRTY, THIRTY-
) TWO, THIRTY-FOUR, THIRTY-SIX,
) THIRTY-EIGHT, FORTY, FORTY- TWO
) FORTY-FOUR, FORTY-SIX, FORTY-
) EIGHT, FIFTY, and FIFTY-TWO:

) 18 U.S.C. §§ 1957 and 2
) NMT 10 Years and \$250,000 or Twice
) Amount of Criminally Derived Property
) Class C Felony
) Supervised Release NMT 3 Years
) Mandatory Restitution

) FORFEITURE ALLEGATION ONE:
) 18 U.S.C. §§982(a)(2), 981(a)(1)(C) and
) 28 U.S.C. § 2461(c)

) FORFEITURE ALLEGATION TWO:
) 18 U.S.C. §§ 982(a)(1), 981(a)(1)(C) and
) 28 U.S.C. § 2461(c)

) EACH COUNT
) \$100 Mandatory Special
) Assessment

Forester: 1, 2, 19, 20-22, 47, and Forfeiture)
 Allegations 1 & 2)
Barnica: 1, 2, 21-24 and Forfeiture Allegations)
 1 & 2)
Cypret: 1, 2, 25, 43, 44, and Forfeiture)
 Allegations 1 & 2)
Hanks: 1, 2, 33, 34, and Forfeiture Allegations)
 1 & 2)
Fedel: 1, 2, 41, 51, 52, and Forfeiture)
 Allegations 1 & 2)
Greer: 1, 2, 45, 46, and Forfeiture Allegations)
 1 & 2)

INDICTMENT

THE GRAND JURY CHARGES:

At all times material to this Indictment:

PARTIES AND ENTITIES

1. CHARLES E. WALKER REALTY, INC. (hereinafter “WALKER REALTY”), was a real estate company located in Springfield, Greene County, Missouri. WALKER REALTY listed, marketed, and sold residential real estate in the Springfield, Missouri, area. WALKER REALTY employed licensed real estate agents/Realtors who represented buyers and sellers in real estate transactions, as well as other employees. WALKER REALTY also solicited and maintained a group of investors who purchased real estate solely or primarily for investment purposes. Some of these investors were also real estate agents who worked at WALKER REALTY, and others were mortgage brokers who also brokered mortgage transactions for clients of WALKER REALTY. Other investors were private parties who were not otherwise associated with or involved in the real estate market.

2. CHARLES E. WALKER was the owner and President of WALKER REALTY.

CHARLES E. WALKER was a Missouri board-certified real estate broker who sold residential real estate through WALKER REALTY. CHARLES E. WALKER was also a private investor who purchased and re-sold residential real estate through WALKER REALTY for personal financial gain.

3. LINDA F. WALKER was the registered Secretary of WALKER REALTY, and the wife of defendant CHARLES E. WALKER. LINDA F. WALKER worked at WALKER REALTY and was also a private investor who purchased and re-sold residential real estate through WALKER REALTY for personal financial gain.

4. LEE EDWARD WALKER was a Missouri board-certified real estate agent who worked at and sold real estate for WALKER REALTY. He was the son of defendants CHARLES E. WALKER and LINDA F. WALKER. LEE EDWARD WALKER was also a private investor who purchased and re-sold residential real estate through WALKER REALTY for personal financial gain.

5. FRANKIE R. POWELL was a Missouri board-certified real estate agent who worked at and sold real estate for WALKER REALTY. He was also a private investor who purchased and re-sold residential real estate through WALKER REALTY for personal financial gain. He was the brother of defendant JAMES H. POWELL, and the father of defendant LINDA D. HANKS.

6. JAMES H. POWELL, a/k/a Jimmie Powell, was a private investor who purchased and re-sold residential real estate through WALKER REALTY for personal financial gain. He was the brother of defendant FRANKIE R. POWELL, and the father of defendant LAURA GREER.

7. WILLIAM WAGONER was employed as a mortgage broker with Home Lending Solutions, Friendly Finance, and American Home Lending Group, where he brokered mortgage

transactions for WALKER REALTY clients and investors. WAGONER was also a private investor who purchased and re-sold residential real estate through WALKER REALTY for personal financial gain.

8. STEVE CASAREZ, JR. was employed as a mortgage broker with City Wide Mortgage where he brokered mortgage transactions for WALKER REALTY clients and investors. CASAREZ was also a private investor who purchased and re-sold residential real estate through WALKER REALTY for personal financial gain.

9. JUAN A. JOHNSON was employed as a mortgage broker with Premier Mortgage Services where he brokered mortgage transactions for WALKER REALTY clients and investors.

10. VINCENT CANTRELL was a Missouri certified real property appraiser who conducted appraisals on properties purchased by WALKER REALTY clients and investors. CANTRELL conducted business under the company name Cantrell Appraisals, LLC.

11. CHARLES V. PURSLEY was a Missouri certified real property appraiser who conducted appraisals for WALKER REALTY clients and investors.

12. EDDIE LEE ROHRS was a private investor who purchased and re-sold residential real estate through WALKER REALTY for personal financial gain.

13. CHRISTOPHER FORESTER was a Missouri board-certified real estate agent who worked at and sold real estate for WALKER REALTY. He was also a private investor who purchased and re-sold residential real estate through WALKER REALTY for personal financial gain.

14. ROBERT C. BARNICA was a private investor who purchased and re-sold residential real estate through WALKER REALTY for personal financial gain.

15. JESS KEVIN CYPRET was a private investor who purchased and re-sold residential real estate through WALKER REALTY for personal financial gain.

16. LINDA D. HANKS was a Missouri board-certified real estate agent who worked at and sold real estate for WALKER REALTY. She was also a private investor who purchased and re-sold residential real estate through WALKER REALTY for personal financial gain. HANKS was the daughter of FRANKIE R. POWELL.

17. TAMMY R. FEDEL was a Missouri board-certified real estate agent who worked at and sold real estate for WALKER REALTY. She was also a private investor who purchased and re-sold residential real estate through WALKER REALTY for personal financial gain.

18. LAURA GREER was a Missouri board-certified real estate agent who worked at and sold real estate for WALKER REALTY. She was also a private investor who purchased and re-sold residential real estate through WALKER REALTY for personal financial gain. GREER was the daughter of JAMES H. POWELL.

19. HOMECOMINGS FINANCIAL NETWORK (hereinafter "Homecomings") was a corporation located in Dallas, Texas, engaged in the business of funding mortgages.

20. HOME LOAN MORTGAGE CORPORATION was a corporation located in Hesperia, California, engaged in the business of funding mortgages.

21. RBC MORTGAGE COMPANY was a corporation located in HOUSTON, TEXAS, engaged in the business of funding mortgages.

22. COUNTRYWIDE HOME LOANS, INC. was a corporation located in Calabasas, California, engaged in the business of funding mortgages.

23. FIRST MAGNUS FINANCIAL CORPORATION was a corporation located in Tucson,

Arizona, engaged in the business of funding mortgages.

24. FIELDSTONE MORTGAGE COMPANY was a corporation located in Overland Park, Kansas, engaged in the business of funding mortgages.

25. PRIME LENDING CORPORATION was a corporation located in Dallas, Texas, engaged in the business of funding mortgages.

26. ENTRUST MORTGAGE was a corporation located in Denver, Colorado, engaged in the business of funding mortgages.

27. OPTIMA MORTGAGE was a corporation located in Tustin, California, engaged in the business of funding mortgages.

28. MORTGAGEIT, INC., was a corporation located in St. Louis, Missouri, engaged in the business of funding mortgages.

29. LONG BEACH MORTGAGE COMPANY (“LONG BEACH”) was a corporation located in Schaumburg, Illinois, engaged in the business of funding mortgages.

30. FIRST NATIONAL BANK OF ARIZONA was a corporation located in Las Vegas, Nevada, engaged in the business of funding mortgages.

31. SIGNATURE BANK and THE SIGNATURE BANK were both corporations located in Springfield, Missouri, engaged in the business of funding mortgages. SIGNATURE BANK and THE SIGNATURE BANK were financial institutions the deposits of which were insured by the FDIC.

32. AAMES HOME LOANS was a corporation located in Denver, Colorado, engaged in the business of funding mortgages.

33. PEOPLES CHOICE FINANCIAL CORPORATION was a corporation located in Irvine,

California, engaged in the business of funding mortgages.

34. ARGENT MORTGAGE (“ARGENT”) was a corporation located in Orange, California, engaged in the business of funding mortgages.

35. GLOBAL LENDING GROUP/ATIMA was a corporation located in Clearwater, Florida, engaged in the business of funding mortgages.

36. NETBANK was a corporation located in Creve Coeur, Missouri, engaged in the business of funding mortgages.

37. PREFERRED TITLE OF MISSOURI (“PREFERRED TITLE”) was a corporation located in Springfield, Missouri, engaged in the business of providing real estate title and closing services. PREFERRED TITLE conducted the closings for the sales of all of the properties described in this Indictment, except 5111 W. Skyler Drive, Springfield, Missouri, and 3759 N. Pickwick Avenue, Springfield, Missouri.

38. CITIZENS NATIONAL BANK (“CITIZENS NATIONAL”) was a financial institution the deposits of which were insured by the FDIC. CITIZENS NATIONAL operated a facility in Springfield, Missouri. The proceeds of the mortgage loans for all of the properties described in this Indictment, except 5111 W. Skyler Drive, Springfield, Missouri, and 3759 N. Pickwick Avenue, Springfield, Missouri, were transferred to PREFERRED TITLE’s account at CITIZENS NATIONAL.

39. HOGAN LAND TITLE was a corporation located in Springfield, Missouri, engaged in the business of providing real estate title and closing services. HOGAN LAND TITLE conducted the closing for 5111 W. Skyler Drive, Springfield, Missouri, described in Counts 47 and 48 of this Indictment.

40. EMPIRE BANK was a financial institution the deposits of which were insured by the FDIC. EMPIRE BANK operated a facility in Springfield, Missouri. The proceeds of the mortgage loan for 5111 W. Skyler Drive, Springfield, Missouri, were transferred to HOGAN LAND TITLE's account at EMPIRE BANK.

41. FIDELITY TITLE AGENCY was a corporation located in Springfield, Missouri, engaged in the business of providing real estate title and closing services. FIDELITY TITLE AGENCY conducted the closing for 3759 N. Pickwick Avenue, Springfield, Missouri, described in Counts 43 and 44 of this Indictment. FIDELITY TITLE AGENCY's account was at SIGNATURE BANK in Springfield, Missouri. The proceeds of the mortgage loan for 3759 N. Pickwick Avenue, Springfield, Missouri, were transferred to FIDELITY TITLE AGENCY's account at SIGNATURE BANK.

42. VILLAGE BANK, LIBERTY BANK, WOOD & HUSTON BANK, U.S. BANK, BANK of AMERICA, COMMERCE BANK, GUARANTY BANK, and GREAT SOUTHERN BANK were all financial institutions the deposits of which were insured by the FDIC.

COUNT ONE
(CONSPIRACY TO COMMIT WIRE FRAUD)

43. Beginning at a time unknown to the Grand Jury, but by no later than on or about November 1, 2004, and continuing until on or about June 30, 2006, in Greene and Christian Counties, in the Western District of Missouri, and elsewhere, defendants, CHARLES E. WALKER, LINDA F. WALKER, LEE EDWARD WALKER, FRANKIE R. POWELL, JAMES H. POWELL, a/k/a Jimmie Powell, WILLIAM WAGONER, STEVE CASAREZ, JR., JUAN A. JOHNSON, VINCENT CANTRELL, CHARLES V. PURSLEY, EDDIE LEE ROHRS, CHRISTOPHER FORESTER, ROBERT C. BARNICA, JESS KEVIN CYPRET, LINDA D. HANKS, TAMMY R.

FEDEL, and LAURA GREER, did knowingly and intentionally combine, conspire and agree with each other, and with others known and unknown to the Grand Jury, to commit an offense against the United States, that is, the crime of wire fraud, contrary to the provisions of 18 U.S.C. § 1343.

MANNER AND MEANS

44. Beginning at a time unknown to the Grand Jury, but by no later than on or about November 1, 2004, and continuing to on or about June 30, 2006, defendants CHARLES E. WALKER, LINDA F. WALKER, LEE EDWARD WALKER, FRANKIE R. POWELL, JAMES H. POWELL, a/k/a Jimmie Powell, WILLIAM WAGONER, STEVE CASAREZ, JR., JUAN A. JOHNSON, VINCENT CANTRELL, CHARLES V. PURSLEY, EDDIE LEE ROHRS, CHRISTOPHER FORESTER, ROBERT C. BARNICA, JESS KEVIN CYPRET, LINDA D. HANKS, TAMMY R. FEDEL, and LAURA GREER, devised and intended to devise a scheme and artifice to obtain money by means of materially false and fraudulent pretenses, representations, and promises.

45. It was part of the scheme that defendants CHARLES E. WALKER, LINDA F. WALKER, LEE EDWARD WALKER, FRANKIE R. POWELL, JAMES H. POWELL, a/k/a Jimmie Powell, WILLIAM WAGONER, STEVE CASAREZ, JR., EDDIE LEE ROHRS, CHRISTOPHER FORESTER, ROBERT C. BARNICA, JESS KEVIN CYPRET, LINDA D. HANKS, TAMMY R. FEDEL, and LAURA GREER, bought and re-sold residential real estate properties among themselves for increasingly inflated values. WALKER REALTY received a commission from many of these transactions, as did many of the real estate agents working for WALKER REALTY.

46. It was part of the scheme that potential home buyers represented by WALKER REALTY were told they could receive substantial funds at the time of closing under the guise of “repair costs” or “remodeling,” which they could use for their personal benefit, if they agreed to purchase the homes at an inflated price.

47. It was part of the scheme that defendants defrauded various mortgage lenders by artificially inflating the sales prices of homes they purchased, and submitting false loan applications to the lenders in support of their mortgage loan requests. These loan applications typically contained inflated monthly income figures and incorrect listings of assets and liabilities for the borrowers. They also included falsely inflated sale prices for the homes being purchased. Many of the applications falsely reflected that the property was being purchased as the borrower’s primary residence, rather than for investment purposes. All of the loan applications failed to notify the lender that a portion of the loan proceeds would be funneled back to the borrower, and others, after closing under the guise of remodeling or repair costs, or for the borrower’s use in making mortgage payments on the property.

48. It was part of the scheme that brokers, including WILLIAM WAGONER, STEVE CASAREZ, JR., and JUAN A. JOHNSON, facilitated the submission of the fraudulent loan applications to lenders for borrowers who could not qualify to purchase the homes at the artificially inflated prices. WAGONER, CASAREZ, and JOHNSON prepared and submitted loan applications for these borrowers that contained false information concerning their actual income, assets, and liabilities, and concealed the fact that portions of the loan proceeds would be remitted to the borrower after closing. WAGONER, CASAREZ, and JOHNSON submitted these false loan applications knowing that, if a loan was extended to the borrower, (1) the loan would be secured by

the home, and (2) a portion of the loan proceeds would be returned to the borrower without the lender's knowledge or consent. The borrowers signed and approved the loan applications for submission knowing they contained false representations and omissions of requested material facts.

49. It was part of the scheme that in some cases, CHARLES E. WALKER and other WALKER REALTY agents and investors provided temporary loans to borrowers for down payments on the homes being purchased. They did so with the understanding that they would be reimbursed after closing from the purported "remodeling" or "repair" disbursements the borrower received from the purchase of that property, or from proceeds the borrower received from additional, future real estate purchases with WALKER REALTY. In those cases, the borrowers did not disclose the down payment loans to the lenders, but instead falsely reported the source of their down payment.

50. Defendants prepared the above-described home mortgage loan applications that contained material false statements and omissions of requested material facts in Greene County, Missouri, and elsewhere in the Western District of Missouri, and submitted them electronically over telephone lines to lenders at locations outside Missouri. Defendants then verified as correct false income, employment, and sales price information contained in those applications.

51. Mortgages were approved by lenders based on the false statements and fraudulent representations contained in the loan applications.

52. It was part of the scheme that VINCENT CANTRELL, CHARLES V. PURSLEY, and other appraisers known and unknown to the Grand Jury, submitted falsely-inflated appraisals for the real properties being purchased in relation to this scheme. These falsely-inflated appraisals were offered to support the inflated sales prices of the homes being purchased, and were relied upon by

the lenders to support the mortgage loans. These appraisal reports were prepared in Greene and Christian Counties in Missouri, and elsewhere in the Western District of Missouri, and were submitted electronically over telephone lines to lenders at locations outside Missouri.

53. Mortgages were approved by lenders based on the falsely-inflated valuations contained in the appraisal reports.

OVERT ACTS

54. In furtherance of this conspiracy and to effect its objects, Defendants knowingly committed and caused to be committed the following overt acts, in Greene and Christian Counties in the Western District of Missouri, and elsewhere:

55. The allegations contained in paragraphs 45-53 of this Indictment are incorporated by reference in this section as overt acts.

56. From approximately November 1, 2004 through on or about June 30, 2006, defendants CHARLES E. WALKER and LINDA F. WALKER, husband and wife, engaged in and facilitated at least 26 residential real estate transactions conducted by themselves and by other WALKER REALTY agents and employees. In these transactions, WALKER REALTY investors purchased homes from other WALKER REALTY investors at artificially inflated prices, based on verbal agreements that a portion of the seller's proceeds from each transaction would be remitted to the buyer after closing. CHARLES E. WALKER and LINDA F. WALKER then found new buyers to purchase the properties from the Walker Realty investors at even higher inflated prices. CHARLES E. WALKER and LINDA F. WALKER induced mortgage lenders to extend loans based upon the omission of the material fact that the payments the buyers received after closing would not be disclosed to the mortgage lenders.

57. CHARLES E. WALKER and LINDA F. WALKER solicited and obtained appraisal reports from VINCENT CANTRELL, CHARLES PURSLEY, and other appraisers, that contained inflated appraised values to support the falsely-inflated sales prices. CHARLES E. WALKER and LINDA F. WALKER provided information to these appraisers to support inflated appraised values for homes purchased by WALKER REALTY investors. This information included comparable properties that were far superior in value to the homes being appraised and that were located much further away from the appraised property than reflected on the appraisal report.

58. On occasions, defendant CHARLES E. WALKER loaned money to borrowers for their down payments on homes without disclosing the source of the funds to the lenders. CHARLES E. WALKER extended these loans to buyers with the understanding that they would pay back the loans with after-closing payments from the seller, or from the proceeds of future real estate purchases made through WALKER REALTY.

59. CHARLES E. WALKER and LINDA F. WALKER entered into agreements with mortgage brokers, including WILLIAM WAGONER, STEVE CASAREZ, JR., and JUAN A. JOHNSON, to enter false income and employment information on borrowers' Uniform Residential Loan Applications in order to assist the borrowers in qualifying to purchase the subject homes at the artificially inflated prices.

60. In all, CHARLES E. WALKER and LINDA F. WALKER caused mortgage lenders in at least 26 fraudulent real estate transactions to transmit, by wire, home mortgage loan proceeds in the aggregate amount of approximately \$10,944,023.16 in loan proceeds from a place outside the State of Missouri to bank accounts in Springfield, Greene County, Missouri, through fraudulent representations and omissions of material facts contained in the loan applications and settlement

statements.

61. From on or about November 1, 2004, through on or about June 30, 2006, defendant LEE EDWARD WALKER personally engaged in and facilitated approximately seven fraudulent real estate transactions wherein he bought and sold residential real estate through WALKER REALTY at artificially inflated prices. When LEE EDWARD WALKER purchased homes at artificially inflated prices, he received after-closing payments from the sellers, which he did not disclose to the mortgage lender. LEE EDWARD WALKER listed false income information on his residential loan applications that was relied upon by the lenders to approve his loan requests. When LEE EDWARD WALKER sold homes to other investors at artificially inflated prices, he remitted portions of the sale proceeds to the borrowers after closing, knowing that these payments were not disclosed to the lenders on the HUD-1 Settlement Statements at closing. In total, LEE EDWARD WALKER caused mortgage lenders to transmit, by wire, a total of approximately \$3,080,229.70 in loan proceeds from a place outside of the State of Missouri to bank accounts in Springfield, Greene County, Missouri, through false representations and omissions of material facts contained in the loan applications and settlement statements.

62. From on or about November 1, 2004, through on or about June 20, 2005, defendant FRANKIE R. POWELL personally engaged in and facilitated approximately nine fraudulent real estate transactions wherein he bought and sold residential real estate through WALKER REALTY at artificially inflated prices. When FRANKIE R. POWELL purchased homes at artificially inflated prices, he received after-closing payments from the sellers, which he did not disclose to the mortgage lender. FRANKIE R. POWELL listed false income information on his residential loan applications that was relied upon by the lenders to approve his loan requests. When FRANKIE R.

POWELL sold homes to other investors at artificially inflated prices, he remitted portions of the sale proceeds to the borrowers after closing, knowing that these payments were not disclosed to the lenders on the HUD-1 Settlement Statements at closing. In total, FRANKIE R. POWELL caused mortgage lenders to transmit, by wire, a total of approximately \$3,272,771.68 in loan proceeds from a place outside of the State of Missouri to bank accounts in Springfield, Greene County, Missouri, through false representations and omissions of material facts contained in the loan applications and settlement statements.

63. From on or about December 9, 2004, through on or about August 12, 2005, defendant JAMES H. POWELL, a/k/a Jimmie Powell, personally engaged in and facilitated approximately eight fraudulent real estate transactions wherein he bought and sold residential real estate through WALKER REALTY at artificially inflated prices. When JAMES H. POWELL purchased homes at artificially inflated prices, he received after-closing payments from the sellers, which he did not disclose to the mortgage lender. JAMES H. POWELL listed false income information on his residential loan applications that was relied upon by the lenders to approve his loan requests. When JAMES H. POWELL sold homes to other investors at artificially inflated prices, he remitted portions of the sale proceeds to the borrowers after closing, knowing that these payments were not disclosed to the lenders on the HUD-1 Settlement Statements at closing. In total, JAMES H. POWELL caused mortgage lenders to transmit, via wire, a total of approximately \$4,197,139.75 in loan proceeds from a place outside of the State of Missouri to bank accounts in Springfield, Greene County, Missouri, through false representations and omissions of material facts contained in the loan applications and settlement statements.

64. From on or about December 16, 2004, through on or about March 9, 2006, defendant WILLIAM WAGONER prepared and submitted approximately nine Uniform Residential Loan Applications for himself and on behalf of other borrowers, which he knew contained false income and employment information, and which failed to disclose payments he and other borrowers received after closing. In total, WILLIAM WAGONER caused mortgage lenders to transmit, by wire, approximately \$2,578,531.16 in loan proceeds from a place outside the State of Missouri to bank accounts in Springfield, Greene County, Missouri, through false information and omission of material facts on the loan applications he submitted.

65. From on or about November 30, 2004, through on or about August 5, 2005, defendant STEVE CASAREZ, JR., prepared and submitted approximately five Uniform Residential Loan Applications for himself and on behalf of other borrowers, which he knew contained false income and employment information, and which failed to disclose the payments he and other borrowers received after closing. In total, STEVE CASAREZ, JR., caused mortgage lenders to transmit, by wire, approximately \$2,345,588.93 in loan proceeds from a place outside the State of Missouri to accounts in Springfield, Greene County, Missouri, through false information and omission of material facts on the loan applications he submitted.

66. From on or about November 30, 2004, through on or about August 12, 2005, defendant JUAN A. JOHNSON prepared and submitted approximately nine Uniform Residential Loan Applications on behalf of borrowers, which he knew contained false information concerning the borrowers' income and employment, and which failed to disclose the payments the borrowers were due to receive after closing. In total, JUAN A. JOHNSON caused mortgage lenders to transmit, by wire, approximately \$3,104,265.18 in loan proceeds from a place outside the State of Missouri to

accounts in Springfield, Greene County, Missouri, through false information and omission of material facts on the loan applications he submitted.

67. From on or about February 7, 2005, through on or about September 20, 2005, Defendant VINCENT CANTRELL conducted appraisals on approximately 12 residential properties for WALKER REALTY in which he falsely inflated the property's appraised value to support the artificially inflated sales price. To support these false appraisals, CANTRELL used comparable properties provided to him by CHARLES E. WALKER, LINDA F. WALKER, and other WALKER REALTY agents and employees, rather than gathering the comparable properties himself. Often times, these comparable properties were far superior in value to the homes being appraised, and sometimes they were much further away from the property being appraised than CANTRELL reflected on the appraisal report. In exchange for falsifying these appraisals for WALKER REALTY, CANTRELL repeatedly received WALKER REALTY's business. On occasion, CANTRELL received multiple appraisal fees for appraisals on the same property. CANTRELL submitted these appraisals knowing the lender would rely on the appraisal to make its loan determination. In total, CANTRELL caused mortgage lenders to transmit, by wire, approximately \$3,529,489.30 in loan proceeds from a place outside the State of Missouri to bank accounts in Springfield, Greene County, Missouri, through false information contained in the appraisal reports.

68. From on or about December 9, 2004, through on or about March 9, 2006, defendant CHARLES V. PURSLEY conducted appraisals on approximately 14 residential properties for WALKER REALTY in which he falsely inflated the property's appraised value to support the artificially inflated sales price. To support these false appraisals, PURSLEY used comparable properties provided to him by CHARLES E. WALKER, LINDA F. WALKER, and other WALKER

REALTY agents and employees, rather than gathering the comparable properties himself. Often times, these comparable properties were far superior in value to the homes being appraised, and sometimes they were much further away from the property being appraised than PURSLEY reflected on the appraisal report. In exchange for falsifying these appraisals for WALKER REALTY, PURSLEY repeatedly received WALKER REALTY's business. On occasion, PURSLEY received multiple appraisal fees for appraisals on the same property. PURSLEY submitted these appraisals knowing the lender would rely on the appraisal to make its loan determination. In total, PURSLEY caused mortgage lenders to transmit, by wire, approximately \$4,208,234.12 in loan proceeds from a place outside the State of Missouri to bank accounts in Springfield, Greene County, Missouri, through false information contained in the appraisal reports.

69. From on or about February 7, 2005, through on or about October 13, 2005, defendant EDDIE LEE ROHRS personally engaged in approximately four separate real estate transactions, in which he bought and sold residential real estate through WALKER REALTY at artificially inflated prices. When ROHRS purchased homes at artificially inflated prices, he received after-closing payments from the sellers, which he did not disclose to the mortgage lender. ROHRS listed false income information on his residential loan applications, that was relied upon by the lenders to approve his loan requests. When ROHRS sold homes to other investors at artificially inflated prices, he remitted portions of the sale proceeds to the borrowers after closing, knowing that these payments were not disclosed to the lenders on the HUD-1 Settlement Statements at closing. In total, ROHRS caused mortgage lenders to transmit, via wire, approximately \$2,416,919.85 in loan proceeds from a place outside of the State of Missouri to bank accounts in Springfield, Greene County, Missouri, through false representations and omissions of material facts contained in the loan applications and

settlement statements.

70. From on or about March 14, 2005, through on or about July 7, 2005, defendant CHRISTOPHER FORESTER personally engaged in one real estate transaction, in which he purchased and re-sold a piece of residential real estate through WALKER REALTY at an artificially inflated price, and remitted a portion of the sale proceeds to the borrower after closing, knowing that the payment was not disclosed to the lender on the HUD-1 Settlement Statement. From on or about August 5, 2005, through on or about October 13, 2005, FORESTER acted as the buyer's and seller's agent in two real estate transactions wherein real estate was sold through WALKER REALTY at artificially inflated prices. FORESTER received a real estate commission from these two sales. In total, FORESTER caused mortgage lenders to transmit, by wire, approximately \$1,501,595.25 in loan proceeds from a place outside of the State of Missouri to bank accounts in Springfield, Greene County, Missouri, through omissions of material facts contained in the loan applications and settlement statements for these three properties.

71. From on or about May 25, 2005, through on or about October 13, 2005, defendant ROBERT C. BARNICA personally engaged in approximately two separate real estate transactions, in which he bought and sold residential real estate through WALKER REALTY at artificially inflated prices. When BARNICA purchased homes at artificially inflated prices, he received after-closing payments from the sellers, that he did not disclose to the mortgage lender. BARNICA listed false income information on his residential loan applications that was relied upon by the lenders to approve his loan requests. When BARNICA sold homes to other investors at artificially inflated prices, he remitted portions of the sale proceeds to the borrowers after closing, knowing that these payments were not disclosed to the lenders on the HUD-1 Settlement Statements at closing. In total,

BARNICA caused mortgage lenders to transmit, by wire, approximately \$1,006,015.27 in loan proceeds from a place outside of the State of Missouri to bank accounts in Springfield, Greene County, Missouri, through false representations and omissions of material facts contained in the loan applications and settlement statements.

72. From on or about October 7, 2004, through December 3, 2004, defendant KEVIN JESS CYPRET personally engaged in approximately two separate real estate transactions, in which he bought and sold residential real estate through WALKER REALTY at artificially inflated prices. When CYPRET purchased homes at artificially inflated prices, he received after-closing payments from the sellers, that he did not disclose to the mortgage lender. CYPRET listed false income information on his residential loan applications that was relied upon by the lenders to approve his loan requests. When CYPRET sold homes to other investors at artificially inflated prices, he remitted portions of the sale proceeds to the borrowers after closing, knowing that these payments were not disclosed to the lenders on the HUD-1 Settlement Statements at closing. In total, CYPRET caused mortgage lenders to transmit, by wire, approximately \$536,096.28 in loan proceeds from a place outside of the State of Missouri to bank accounts in Springfield, Greene County, Missouri, through false representations and omissions of material facts contained in the loan applications and settlement statements.

73. From on or about May 4, 2005, through on or about June 21, 2005, defendant LINDA D. HANKS personally engaged in one real estate transaction, in which she purchased a piece of residential real estate from defendant LEE EDWARD WALKER and B.W. at an artificially inflated price. In exchange for her purchase and after closing, HANKS received \$91,145.13 from LEE EDWARD WALKER and B.W., that she did not disclose to the mortgage lender. HANKS also

listed false income information on her residential loan application that was relied upon by the lender to approve her loan request. In total, HANKS caused the mortgage lender to transmit, by wire, approximately \$405,305.61 in loan proceeds from a place outside of the State of Missouri to a bank account in Springfield, Greene County, Missouri, through false statements and omissions of material fact contained in the loan application and settlement statement for this property.

74. From on or about July 11, 2005, through on or about May 31, 2006, defendant TAMMY R. FEDEL purchased two pieces of residential real estate through WALKER REALTY at artificially inflated prices. In exchange for her purchases, FEDEL received after-closing payments from the sellers that she did not disclose to the mortgage lender. FEDEL also listed false income information on her residential loan applications that was relied upon by the lenders to approve her loan requests. In total, FEDEL caused mortgage lenders to transmit, by wire, approximately \$672,648.92 in loan proceeds from a place outside of the State of Missouri to bank accounts in Springfield, Greene County, Missouri, through false representations and omissions of material facts contained in the loan applications and settlement statements.

75. From on or about March 3, 2005, through on or about May 16, 2006, defendant LAURA GREER purchased, and later re-financed, a piece of residential real estate from defendant JAMES H. POWELL (GREER's father) at an artificially inflated price. In exchange for her purchase and after closing, GREER received \$226,718.43 from JAMES H. POWELL that she did not disclose to the mortgage lender. GREER also listed false income information on her residential loan application that was relied upon by the lender to approve her loan request. In total, GREER caused mortgage lenders to transmit, by wire, approximately \$644,440.94 in loan proceeds from a place outside of the State of Missouri to a bank account in Springfield, Greene County, Missouri, through false

representations and omissions of material facts contained in the loan application and settlement statement.

76. The allegations made in Counts 3, 5, 7, 9, 11, 13, 15, 17, 19, 21, 23, 25, 27, 29, 31, 33, 35, 37, 39, 41, 43, 45, 47, 49, and 51 of this Indictment are incorporated by reference in this section as overt acts.

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

COUNT TWO
(CONSPIRACY TO COMMIT MONEY LAUNDERING)

78. From in or about, or before, November 1, 2004, and continuing until on or about June 30, 2006, in Greene and Christian Counties, in the Western District of Missouri, and elsewhere, the defendants, CHARLES E. WALKER, LINDA F. WALKER, LEE EDWARD WALKER, FRANKIE R. POWELL, JAMES H. POWELL, a/k/a Jimmie Powell, WILLIAM WAGONER, STEVE CASAREZ, JR., EDDIE LEE ROHRS, CHRISTOPHER FORESTER, ROBERT C. BARNICA, JESS KEVIN CYPRET, LINDA D. HANKS, TAMMY R. FEDEL, and LAURA GREER, did knowingly and intentionally conspire and agree with each other, and with other persons known and unknown to the Grand Jury, to engage and attempt to engage in monetary transactions in criminally derived property of a value greater than \$10,000, which was derived from a scheme to defraud mortgage lenders by causing home mortgage loan proceeds to be transmitted by wire contrary to the provisions of 18 U.S.C. § 1957.

MANNER AND MEANS

79. The allegations made in paragraphs 45 through 53 and 56 through 75 of this Indictment are incorporated by reference in this Count to describe the specified unlawful activity.

80. The defendants deposited portions of the fraudulently obtained loan proceeds into accounts at financial institutions and subsequently transferred portions of the fraudulently obtained loan proceeds from those accounts to accounts at other financial institutions.

81. The allegations made in Counts 4, 6, 8, 10, 12, 14, 16, 18, 20, 22, 24, 26, 28, 30, 32, 34, 36, 38, 40, 42, 44, 46, 48, 50, and 52 of this Indictment are incorporated by reference in this Count to describe the manner and means.

82. All in violation of Title 18, United States Code, Section 1956(h).

COUNT THREE
(WIRE FRAUD)

83. The allegations made in paragraphs 45 through 53 and 56 through 75 of this Indictment are incorporated by reference in this Count to describe the scheme.

84. On or about May 31, 2005, in Greene County, in the Western District of Missouri, and elsewhere, defendants JAMES H. POWELL, JUAN A. JOHNSON, and CHARLES V. PURSLEY, aiding and abetting each other, for the purpose of executing the scheme, did knowingly cause to be electronically transmitted over telephone lines in interstate commerce by means of a wire communication certain writings, signs, signals, pictures and sounds, that is, home mortgage loan proceeds in the aggregate amount of \$398,846.83 from a Homecomings Financial account at JP Morgan Bank in Tampa, Florida, to a Preferred Title account at Citizens National in Springfield, Greene County, Missouri, for the purchase of 1945 E. Adolphus Court, Springfield, Greene County, Missouri, for \$395,000 by R.H. and T.H.; all in violation of Title 18, United States Code, Sections 1343 and 2.

COUNT FOUR
(MONEY LAUNDERING)

85. On or about June 1, 2005, in Greene County, in the Western District of Missouri, and elsewhere, defendant JAMES H. POWELL, a/k/a Jimmie Powell, did knowingly engage and attempt to engage in a monetary transaction by, through, or to a financial institution affecting interstate commerce, in criminally derived property of a value greater than \$10,000, that is, the transfer funds by means of a \$100,881.54 check drawn on JAMES H. POWELL's account at Village Bank and made payable to R.H. and T. H., such property having been derived from a specified unlawful activity, that is, wire fraud as described in Count Three of this Indictment; all in violation of Title 18, United States Code, Section 1957.

COUNT FIVE
(WIRE FRAUD)

86. The allegations made in paragraphs 45 through 53 and 56 through 75 of this Indictment are incorporated by reference in this Count to describe the scheme.

87. On or about January 30, 2006, in Greene County, in the Western District of Missouri, and elsewhere, defendants CHARLES E. WALKER, LINDA F. WALKER, WILLIAM WAGONER, and VINCENT CANTRELL, aiding and abetting each other, for the purpose of executing the scheme, did knowingly cause to be transmitted electronically over telephone lines in interstate commerce by means of a wire communication certain writings, signs, signals, pictures and sounds, that is, home mortgage loan proceeds in the aggregate amount of \$165,058.03 electronically over telephone lines from a Home Loan Mortgage Corporation account at Guaranty Bank in Austin, Texas, to a Preferred Title account at Citizens National in Springfield, Greene County, Missouri, for the purchase of 2261 W. Allen, Springfield, Greene County, Missouri, for \$185,000 by CHARLES

E. WALKER AND LINDA F. WALKER; all in violation of Title 18, United States Code, Sections 1343 and 2.

COUNT SIX
(MONEY LAUNDERING)

88. On or about January 30, 2006, in Greene County, in the Western District of Missouri, and elsewhere, defendants CHARLES E. WALKER and LINDA F. WALKER, aiding and abetting each other, did knowingly engage and attempt to engage in a monetary transaction by, through, or to a financial institution affecting interstate commerce, in criminally derived property of a value greater than \$10,000, that is, the deposit of a \$21,386.51 check drawn on Preferred Title's account at Citizens National, made payable to A.B. and then endorsed over to CHARLES E. WALKER, into the joint account of CHARLES E. WALKER, LINDA F. WALKER, and LEE EDWARD WALKER at Village Bank, such property having been derived from a specified unlawful activity, that is, wire fraud as described in Count Five of this Indictment; all in violation of Title 18, United States Code, Sections 1957 and 2.

COUNT SEVEN
(WIRE FRAUD)

89. The allegations made in paragraphs 45 through 53 and 56 through 75 of this Indictment are incorporated by reference in this Count to describe the scheme.

90. On or about July 21, 2005, in Greene County, in the Western District of Missouri, and elsewhere, defendants CHARLES E. WALKER, LINDA F. WALKER, FRANKIE R. POWELL, WILLIAM WAGONER, VINCENT CANTRELL, and CHARLES PURSLEY, aiding and abetting each other, for the purpose of executing the scheme, did knowingly cause to be transmitted electronically over telephone lines in interstate commerce by means of a wire communication certain

writings, signs, signals, pictures and sounds, that is, home mortgage loan proceeds in the amount of \$465,530.26 from a RBC Mortgage Company account at U.S. Bank in St. Paul, Minnesota, to a Preferred Title account at Citizens National in Springfield, Greene County, Missouri, for the purchase of 4325 E. Berkeley, Springfield, Greene County, Missouri, for \$515,000 by CHARLES E. WALKER AND LINDA F. WALKER; all in violation of Title 18, United States Code, Sections 1343 and 2.

COUNT EIGHT
(MONEY LAUNDERING)

91. On or about July 22, 2005, in Greene County, in the Western District of Missouri, and elsewhere, defendants CHARLES E. WALKER, LINDA F. WALKER, and FRANKIE R. POWELL, aiding and abetting each other, did knowingly engage and attempt to engage in a monetary transaction by, through, or to a financial institution affecting interstate commerce, in criminally derived property of a value greater than \$10,000, that is, the transfer funds by means of a \$89,193.24 check drawn on FRANKIE R. POWELL's account at Wood & Huston Bank, made payable to L.G. and then endorsed over to CHARLES E. WALKER, and deposited into CHARLES E. WALKER and LINDA F. WALKER's account at Village Bank, such property having been derived from a specified unlawful activity, that is, wire fraud as described in Count Seven of this Indictment; all in violation of Title 18, United States Code, Sections 1957 and 2.

COUNT NINE
(WIRE FRAUD)

92. The allegations made in paragraphs 45 through 53 and 56 through 75 of this Indictment are incorporated by reference in this Count to describe the scheme.

93. On or about December 1, 2004, in Greene County, in the Western District of Missouri, and elsewhere, defendant FRANKIE R. POWELL, aiding and abetting by others known and unknown to the Grand Jury, for the purpose of executing the scheme, did knowingly cause to be transmitted electronically over telephone lines in interstate commerce by means of a wire communication certain writings, signs, signals, pictures and sounds, that is, home mortgage loan proceeds in the amount of \$123,930.00 from a Countrywide Home Loans account at Bank of New York Mellon in Pittsburgh, Pennsylvania, to a Preferred Title account at Citizens National in Springfield, Greene County, Missouri, for the purchase of 2030 W. Blakey, Springfield, Greene County, Missouri, for \$136,000 by J.R.; all in violation of Title 18, United States Code, Sections 1343 and 2.

COUNT TEN
(MONEY LAUNDERING)

94. On or about December 2, 2004, in Greene County, in the Western District of Missouri, and elsewhere, defendant FRANKIE R. POWELL did knowingly engage and attempt to engage in a monetary transaction by, through, or to a financial institution affecting interstate commerce, in criminally derived property of a value greater than \$10,000, that is, the transfer funds by means of a \$39,994.00 check drawn on FRANKIE R. POWELL's account at Wood & Huston Bank, made payable to J.R. and deposited into J.R.'s account at U.S. Bank, such property having been derived from a specified unlawful activity, that is, wire fraud as described in Count Nine of this Indictment; all in violation of Title 18, United States Code, Sections 1957 and 2.

COUNT ELEVEN
(WIRE FRAUD)

95. The allegations made in paragraphs 45 through 53 and 56 through 75 of this Indictment

are incorporated by reference in this Count to describe the scheme.

96. On or about April 8, 2005, in Greene County, in the Western District of Missouri, and elsewhere, defendants CHARLES E. WALKER, LEE EDWARD WALKER, FRANKIE R. POWELL, and CHARLES V. PURSLEY, aiding and abetting each other, for the purpose of executing the scheme, did knowingly cause to be transmitted electronically over telephone lines in interstate commerce by means of a wire communication certain writings, signs, signals, pictures and sounds, that is, home mortgage loan proceeds in the aggregate amount of \$557,615.87 from a First Magnus Financial Corporation account at JP Morgan Bank (formerly Washington Mutual Bank) in Seattle, Washington, to a Preferred Title account at Citizens National in Springfield, Greene County, Missouri, for the purchase of 4396 E. Bogey Court, Springfield, Greene County, Missouri, for \$584,900 by LEE EDWARD WALKER; all in violation of Title 18, United States Code, Sections 1343 and 2.

COUNT TWELVE
(MONEY LAUNDERING)

97. On or about April 12, 2005, in Greene County, in the Western District of Missouri, and elsewhere, defendants CHARLES E. WALKER and FRANKIE R. POWELL, aiding and abetting each other, did knowingly engage and attempt to engage in a monetary transaction by, through, or to a financial institution affecting interstate commerce, in criminally derived property of a value greater than \$10,000, that is, the transfer funds by means of a \$71,747.00 check drawn on FRANKIE R. POWELL's account at Wood & Huston Bank, made payable to CHARLES E. WALKER and deposited into WALKER's account at Village Bank, such property having been derived from a specified unlawful activity, that is, wire fraud as described in Count Eleven of this Indictment; all in violation of Title 18, United States Code, Sections 1957 and 2.

COUNT THIRTEEN
(WIRE FRAUD)

98. The allegations made in paragraphs 45 through 53 and 56 through 75 of this Indictment are incorporated by reference in this Count to describe the scheme.

99. On or about April 6, 2005, in Greene County, in the Western District of Missouri, and elsewhere, defendants FRANKIE R. POWELL, STEVE CASAREZ, JR., and VINCENT CANTRELL, aiding and abetting each other, for the purpose of executing the scheme, did knowingly cause to be transmitted electronically over telephone lines in interstate commerce by means of a wire communication certain writings, signs, signals, pictures and sounds, that is, home mortgage loan proceeds in the aggregate amount of \$393,386.31 from a Fieldstone Mortgage Company account at JP Morgan Bank in Tampa, Florida, to a Preferred Title account at Citizens National in Springfield, Greene County, Missouri, for the purchase of 1857 E. Canterbury, Springfield, Greene County, Missouri, for \$394,000 by J.G. and M.G.; all in violation of Title 18, United States Code, Sections 1343 and 2.

COUNT FOURTEEN
(MONEY LAUNDERING)

100. On or about , April 8, 2005, in Greene County, in the Western District of Missouri, and elsewhere, defendant FRANKIE R. POWELL did knowingly engage and attempt to engage in a monetary transaction by, through, or to a financial institution affecting interstate commerce, in criminally derived property of a value greater than \$10,000, that is, the transfer funds by means of a \$50,000.00 check drawn on FRANKIE R. POWELL's account at Wood & Huston Bank, made payable to J.G. and deposited into J.G.'s account at Assembly of God Credit Union, such property having been derived from a specified unlawful activity, that is, wire fraud as described in Count

Thirteen of this Indictment; all in violation of Title 18, United States Code, Section 1957.

COUNT FIFTEEN
(WIRE FRAUD)

101. The allegations made in paragraphs 45 through 53 and 56 through 75 of this Indictment are incorporated by reference in this Count to describe the scheme.

102. On or about July 1, 2005, in Greene County, in the Western District of Missouri, and elsewhere, defendants CHARLES E. WALKER, LEE EDWARD WALKER, JAMES H. POWELL, a/k/a Jimmie Powell, and VINCENT CANTRELL, aiding and abetting each other, for the purpose of executing the scheme, did knowingly cause to be transmitted electronically over telephone lines in interstate commerce by means of a wire communication certain writings, signs, signals, pictures and sounds, that is, home mortgage loan proceeds in the aggregate amount of \$1,020,742.87 from a Prime Lending account at Plains Capital Bank in Lubbock, Texas, to a Preferred Title account at Citizens National in Springfield, Greene County, Missouri, for the purchase of 5562 S. Castlebay Drive, Springfield, Greene County, Missouri, for \$1,100,000 by JAMES H. POWELL; all in violation of Title 18, United States Code, Sections 1343 and 2.

COUNT SIXTEEN
(MONEY LAUNDERING)

103. On or about July 5 through July 8, 2005, in Greene County, in the Western District of Missouri, and elsewhere, defendants CHARLES E. WALKER, LEE EDWARD WALKER, and JAMES H. POWELL, a/k/a Jimmie Powell, aiding and abetting each other, did knowingly engage and attempt to engage in monetary transactions by, through, or to a financial institution affecting interstate commerce, in criminally derived property of a value greater than \$10,000, such property having been derived from a specified unlawful activity, that is, wire fraud as described in Count

Fifteen of this Indictment, that is:

a. the deposit on or about July 5, 2005, of a \$612,614.72 check drawn on Preferred Title's account at Citizens National, made payable to LEE EDWARD WALKER and B.W. and deposited into the joint account of CHARLES E. WALKER, LINDA F. WALKER and LEE EDWARD WALKER at Village Bank;

b. the transfer funds on or about July 7, 2005, by means of a \$300,000 check drawn on the WALKERS' joint account at Village Bank, made payable to JAMES H. POWELL and deposited into JAMES H. POWELL's account at Village Bank; and

c. the transfer funds on or about July 8, 2005, by means of a \$235,232.55 check drawn on the WALKERS' joint account at Village Bank, made payable to JAMES H. POWELL and deposited into JAMES H. POWELL's account at Village Bank.

104. All in violation of Title 18, United States Code, Sections 1957 and 2.

COUNT SEVENTEEN
(WIRE FRAUD)

105. The allegations made in paragraphs 45 through 53 and 56 through 75 of this Indictment are incorporated by reference in this Count to describe the scheme.

106. On or about September 30, 2005, in Greene County, in the Western District of Missouri, and elsewhere, defendants JAMES H. POWELL, a/k/a Jimmie Powell, WILLIAM WAGONER, STEVE CASAREZ, JR., and VINCENT CANTRELL, aiding and abetting each other, for the purpose of executing the scheme, did knowingly cause to be transmitted electronically over telephone lines in interstate commerce by means of a wire communication certain writings, signs, signals, pictures and sounds, that is, home mortgage loan proceeds in the aggregate amount of \$800,000 from an Entrust Mortgage account at Bank of America in Richmond, Virginia, to a

Preferred Title account at Citizens National in Springfield, Greene County, Missouri, for the purchase of 5797 S. Castlebay Drive, Springfield, Greene County, Missouri, for \$1,000,000 by JAMES H. POWELL; all in violation of Title 18, United States Code, Sections 1343 and 2.

COUNT EIGHTEEN
(MONEY LAUNDERING)

107. On or about October 1, 2005, in Greene County, in the Western District of Missouri, and elsewhere, defendants JAMES H. POWELL, a/k/a Jimmie Powell, and STEVE CASAREZ, JR., aiding and abetting each other, did knowingly engage and attempt to engage in a monetary transaction by, through, or to a financial institution affecting interstate commerce, in criminally derived property of a value greater than \$10,000, that is, the transfer of funds by means of a \$119,105.49 check drawn on CASAREZ's account at Great Southern Bank, made payable to JAMES H. POWELL and deposited into JAMES H. POWELL's account at Village Bank, such property having been derived from a specified unlawful activity, that is, wire fraud as described in Count Seventeen of this Indictment; all in violation of Title 18, United States Code, Sections 1957 and 2.

COUNT NINETEEN
(WIRE FRAUD)

108. The allegations made in paragraphs 45 through 53 and 56 through 75 of this Indictment are incorporated by reference in this Count to describe the scheme.

109. On or about July 7, 2005, in Greene County, in the Western District of Missouri, and elsewhere, defendant CHRISTOPHER FORESTER, aided and abetted by others known and unknown to the Grand Jury, for the purpose of executing the scheme, did knowingly cause to be transmitted electronically over telephone lines in interstate commerce by means of a wire

communication certain writings, signs, signals, pictures and sounds, that is, home mortgage loan proceeds in the aggregate amount of \$283,451.18 from an Optima Mortgage account at Deutsche Bank Trust Co Americas in New York, New York, to a Preferred Title account at Citizens National in Springfield, Greene County, Missouri, for the purchase of 2343 W. Dearborn, Springfield, Greene County, Missouri, for \$295,000 by A.M.; all in violation of Title 18, United States Code, Sections 1343 and 2.

COUNT TWENTY
(MONEY LAUNDERING)

110. On or about July 12, 2005, in Greene County, in the Western District of Missouri, and elsewhere, defendant CHRISTOPHER FORESTER, did knowingly engage and attempt to engage in a monetary transaction by, through, or to a financial institution affecting interstate commerce, in criminally derived property of a value greater than \$10,000, that is, the transfer of funds by means of a \$32,337.74 check drawn on FORESTER's account at Liberty Bank, made payable to A.M. and deposited into A.M.'s account at Liberty Bank, such property having been derived from a specified unlawful activity, that is, wire fraud as described in Count Nineteen of this Indictment; all in violation of Title 18, United States Code, Section 1957.

COUNT TWENTY-ONE
(WIRE FRAUD)

111. The allegations made in paragraphs 45 through 53 and 56 through 75 of this Indictment are incorporated by reference in this Count to describe the scheme.

112. On or about February 14, 2006, in Greene County, in the Western District of Missouri, and elsewhere, defendants CHARLES E. WALKER, CHARLES V. PURSLEY, EDDIE LEE ROHRS, CHRISTOPHER FORESTER, and ROBERT C. BARNICA, aiding and abetting each

other, for the purpose of executing the scheme, did knowingly cause to be transmitted electronically over telephone lines in interstate commerce by means of a wire communication certain writings, signs, signals, pictures and sounds, that is, home mortgage loan proceeds in the aggregate amount of \$723,882.64 from an Optima Mortgage account at Bank of America in Richmond, Virginia, to a Preferred Title account at Citizens National in Springfield, Greene County, Missouri, for the purchase of 3886 E. Eaglescliffe Drive, Springfield, Greene County, Missouri, for \$833,000 by BARNICA; all in violation of Title 18, United States Code, Sections 1343 and 2.

COUNT TWENTY-TWO
(MONEY LAUNDERING)

113. On or about February 14, 2006, in Greene County, in the Western District of Missouri, and elsewhere, defendants CHARLES E. WALKER, EDDIE LEE ROHRS, CHRISTOPHER FORESTER, and ROBERT C. BARNICA, aiding and abetting each other, did knowingly engage and attempt to engage in monetary transactions by, through, or to a financial institution affecting interstate commerce, in criminally derived property of a value greater than \$10,000, such property having been derived from a specified unlawful activity, that is, wire fraud as described in Count Twenty-One of this Indictment, that is:

a. the transfer of funds on or about February 14, 2006, by means of a \$100,000.00 check drawn on ROHRS's account at Wood & Huston Bank, made payable to BARNICA and deposited into BARNICA's account at Bank of America; and

b. the deposit on or about February 14, 2006, of a \$33,150.00 check drawn on Preferred Title's account at Citizens National, made payable to WALKER REALTY and deposited into the joint account of CHARLES E. WALKER, LINDA F. WALKER, and LEE EDWARD WALKER at Village Bank; and

c. the transfer of funds on or about February 17, 2006, by means of a \$16,575.00 check drawn on the joint account of CHARLES E. WALKER, LINDA F. WALKER, and LEE EDWARD WALKER at Village Bank, made payable to CHRISTOPHER FORESTER and deposited into FORESTER's account at Commerce Bank.

114. All in violation of Title 18, United States Code, Sections 1957 and 2.

COUNT TWENTY-THREE
(WIRE FRAUD)

115. The allegations made in paragraphs 45 through 53 and 56 through 75 of this Indictment are incorporated by reference in this Count to describe the scheme.

116. On or about June 30, 2006, in Greene County, in the Western District of Missouri, and elsewhere, defendants CHARLES E. WALKER, LEE EDWARD WALKER, and ROBERT C. BARNICA, aiding and abetting each other, for the purpose of executing the scheme, did knowingly cause to be transmitted electronically over telephone lines in interstate commerce by means of a wire communication certain writings, signs, signals, pictures and sounds, that is, home mortgage loan proceeds in the amount of \$282,132.63 from a Mortgageit account at Deutsche Bank Trust Co Americas, in New York, New York, to a Preferred Title account at Citizens National in Springfield, Greene County, Missouri, for the purchase of 4879 E. Eastmoor, Springfield, Greene County, Missouri, for \$349,000 by BARNICA; all in violation of Title 18, United States Code, Sections 1343 and 2.

COUNT TWENTY-FOUR
(MONEY LAUNDERING)

117. On or about June 30, 2006, in Greene County, in the Western District of Missouri, and elsewhere, defendants CHARLES E. WALKER, LEE EDWARD WALKER, and ROBERT C.

BARNICA, aiding and abetting each other, did knowingly engage and attempt to engage in monetary transactions by, through, or to a financial institution affecting interstate commerce, in criminally derived property of a value greater than \$10,000, such property having been derived from a specified unlawful activity, that is, wire fraud as described in Count Twenty-Three of this Indictment, that is:

a. the deposit on or about June 30, 2006, of a \$133,595.50 check drawn on Preferred Title's account at Citizens National, made payable to LEE EDWARD WALKER and B.W. and deposited into the joint account of CHARLES E. WALKER, LINDA F. WALKER, and LEE EDWARD WALKER at Village Bank; and

b. the transfer of funds on or about June 30, 2006, by means of a \$41,523.97 check drawn on the WALKERS' joint account at Village Bank, made payable to BARNICA and deposited into BARNICA's account at Bank of America.

118. All in violation of Title 18, United States Code, Sections 1957 and 2.

COUNT TWENTY-FIVE
(WIRE FRAUD)

119. The allegations made in paragraphs 45 through 53 and 56 through 75 of this Indictment are incorporated by reference in this Count to describe the scheme.

120. On or about November 30, 2004, in Greene County, in the Western District of Missouri, and elsewhere, defendants FRANKIE R. POWELL, STEVE CASAREZ, JR., JUAN A. JOHNSON, and KEVIN JESS CYPRET, aiding and abetting each other, for the purpose of executing the scheme, did knowingly cause to be transmitted electronically over telephone lines in interstate commerce by means of a wire communication certain writings, signs, signals, pictures and sounds, that is, home mortgage loan proceeds in the aggregate amount of \$298,013.09 from a Long

Beach Mortgage Company account at JP Morgan Bank (formerly Washington Mutual Bank) in Seattle, Washington, to a Preferred Title account at Citizens National in Springfield, Greene County, Missouri, for the purchase of 4451 S. Farm Road 29, Springfield, Greene County, Missouri, for the \$295,000 by STEVE CASAREZ, JR.; all in violation of Title 18, United States Code, Sections 1343 and 2.

COUNT TWENTY-SIX
(MONEY LAUNDERING)

121. On or about November 30, 2004, in Greene County, in the Western District of Missouri, and elsewhere, defendants FRANKIE R. POWELL and STEVE CASAREZ, JR., aiding and abetting each other, did knowingly engage and attempt to engage in a monetary transaction by, through, or to a financial institution affecting interstate commerce, in criminally derived property of a value greater than \$10,000, that is, the transfer of funds by means of a \$94,888.00 check drawn upon FRANKIE R. POWELL's account at Wood & Huston Bank, made payable to STEVE CASAREZ, JR., and deposited into CASAREZ's account at Great Southern Bank, such property having been derived from a specified unlawful activity, that is, wire fraud as described in Count Twenty-Five of this Indictment; all in violation of Title 18, United States Code, Sections 1957 and 2.

COUNT TWENTY-SEVEN
(WIRE FRAUD)

122. The allegations made in paragraphs 45 through 53 and 56 through 75 of this Indictment are incorporated by reference in this Count to describe the scheme.

123. On or about March 7, 2005, in Greene County, in the Western District of Missouri, and elsewhere, defendants JAMES H. POWELL, a/k/a Jimmie Powell, JUAN A. JOHNSON,

VINCENT CANTRELL, and EDDIE LEE ROHRS, aiding and abetting each other, for the purpose of executing the scheme, did knowingly cause to be transmitted electronically over telephone lines in interstate commerce by means of a wire communication certain writings, signs, signals, pictures and sounds, that is, home mortgage loan proceeds in the aggregate amount of \$497,538.12 from a First Magnus Financial account at JP Morgan Bank (formerly Washington Mutual Bank) in Seattle, Washington, to a Preferred Title account at Citizens National in Springfield, Greene County, Missouri, for the purchase of 6895 N. Farm Road 155, Springfield, Greene County, Missouri, for \$550,000 by EDDIE LEE ROHRS; all in violation of Title 18, United States Code, Sections 1343 and 2.

COUNT TWENTY-EIGHT
(MONEY LAUNDERING)

124. On or about March 9, 2005, in Greene County, in the Western District of Missouri, and elsewhere, defendants JAMES H. POWELL, a/k/a Jimmie Powell, and EDDIE LEE ROHRS, aiding and abetting each other, did knowingly engage and attempt to engage in a monetary transaction by, through, or to a financial institution affecting interstate commerce, in criminally derived property of a value greater than \$10,000, that is, the transfer of funds by means of a \$173,604.00 check drawn upon JAMES H. POWELL's account at Village Bank, made payable to EDDIE LEE ROHRS and deposited into ROHRS's account at Wood & Huston Bank, such property having been derived from a specified unlawful activity, that is, wire fraud as described in Count Twenty-Seven of this Indictment; all in violation of Title 18, United States Code, Sections 1957 and 2.

COUNT TWENTY-NINE
(WIRE FRAUD)

125. The allegations made in paragraphs 45 through 53 and 56 through 75 of this Indictment are incorporated by reference in this Count to describe the scheme.

126. On or about August 15, 2005, in Greene County, in the Western District of Missouri, and elsewhere, defendants JAMES H. POWELL, a/k/a Jimmie Powell, JUAN A. JOHNSON, VINCENT CANTRELL, and EDDIE LEE ROHRS, aiding and abetting each other, for the purpose of executing the scheme, did knowingly cause to be transmitted electronically over telephone lines in interstate commerce by means of a wire communication certain writings, signs, signals, pictures and sounds, that is, home mortgage loan proceeds in the aggregate amount of \$835,570.99 from a First National Bank of Arizona account at Mutual of Omaha Bank (formerly First National Bank of Arizona) in Scottsdale, Arizona, to a Preferred Title account at Citizens National in Springfield, Greene County, Missouri, for the purchase of 5875 S. Farm Road 185, Rogersville, Greene County, Missouri, for \$835,000 by EDDIE LEE ROHRS; all in violation of Title 18, United States Code, Sections 1343 and 2.

COUNT THIRTY
(MONEY LAUNDERING)

127. On or about August 16, 2005, in Greene County, in the Western District of Missouri, and elsewhere, defendants JAMES H. POWELL, a/k/a Jimmie Powell, and EDDIE LEE ROHRS, aiding and abetting each other, did knowingly engage and attempt to engage in a monetary transaction by, through, or to a financial institution affecting interstate commerce, in criminally derived property of a value greater than \$10,000, that is, the transfer of funds by means of a \$91,637.32 check drawn upon JAMES H. POWELL's account at Village Bank, made payable to

EDDIE LEE ROHRS and deposited into ROHRS's account at Wood & Huston Bank, such property having been derived from a specified unlawful activity, that is, wire fraud as described in Count Twenty-Nine of this Indictment; all in violation of Title 18, United States Code, Sections 1957 and 2.

COUNT THIRTY-ONE
(WIRE FRAUD)

128. The allegations made in paragraphs 45 through 53 and 56 through 75 of this Indictment are incorporated by reference in this Count to describe the scheme.

129. On or about March 25, 2005, in Greene County, in the Western District of Missouri, and elsewhere, defendants FRANKIE R. POWELL, JUAN A. JOHNSON, and CHARLES PURSLEY, aiding and abetting each other, for the purpose of executing the scheme, did knowingly cause to be transmitted electronically over telephone lines in interstate commerce by means of a wire communication certain writings, signs, signals, pictures and sounds, that is, home mortgage loan proceeds in the aggregate amount of \$580,034.72 from a First Magnus Financial Corporation account at JP Morgan Bank (formerly Washington Mutual Bank) in Seattle, Washington, to a Preferred Title account at Citizens National in Springfield, Greene County, Missouri, for the purchase of 2363 S. Forrest Heights, Springfield, Greene County, Missouri, for \$575,000 by C.M and T.M.; all in violation of Title 18, United States Code, Sections 1343 and 2.

COUNT THIRTY-TWO
(MONEY LAUNDERING)

130. On or about March 25, 2005, in Greene County, in the Western District of Missouri, and elsewhere, defendant FRANKIE R. POWELL did knowingly engage and attempt engage in a

monetary transaction by, through, or to a financial institution affecting interstate commerce, in criminally derived property of a value greater than \$10,000, that is, the transfer of funds by means of a \$30,125.97 check drawn upon FRANKIE R. POWELL's account at Wood & Huston Bank, made payable to C.M. and deposited into C.M.'s account at Guaranty Bank, such property having been derived from a specified unlawful activity, that is, wire fraud as described in Count Thirty-One of this Indictment; all in violation of Title 18, United States Code, Section 1957.

COUNT THIRTY-THREE
(WIRE FRAUD)

131. The allegations made in paragraphs 45 through 53 and 56 through 75 of this Indictment are incorporated by reference in this Count to describe the scheme.

132. On or about June 21, 2005, in Greene County, in the Western District of Missouri, and elsewhere, defendants LEE EDWARD WALKER, VINCENT CANTRELL, and LINDA D. HANKS, aiding and abetting each other, for the purpose of executing the scheme, did knowingly cause to be transmitted electronically over telephone lines in interstate commerce by means of a wire communication certain writings, signs, signals, pictures and sounds, that is, home mortgage loan proceeds in the aggregate amount of \$405,305.61 from an Aames Home Loans account at Bank of the West in Los Angeles, California, to a Preferred Title account at Citizens National in Springfield, Greene County, Missouri, for the purchase of 1941 E. Lakewood, Springfield, Greene County, Missouri, for \$399,900 by LINDA D. HANKS; all in violation of Title 18, United States Code, Sections 1343 and 2.

COUNT THIRTY-FOUR
(MONEY LAUNDERING)

133. On or between June 21 and 22, 2005, in Greene County, in the Western District of

Missouri, and elsewhere, defendants CHARLES E. WALKER, LEE EDWARD WALKER, and LINDA D. HANKS, aiding and abetting each other, did knowingly engage and attempt to engage in monetary transactions by, through, or to a financial institution affecting interstate commerce, in criminally derived property of a value greater than \$10,000, such property having been derived from a specified unlawful activity, that is, wire fraud as described in Count Thirty-Six of this Indictment, that is:

a. the deposit on or about June 21, 2005, of a \$122,109.67 check drawn on Preferred Title's account at Citizens National, made payable to LEE EDWARD WALKER REALTY and E.W. and deposited into the joint account of CHARLES E. WALKER, LINDA F. WALKER, and LEE EDWARD WALKER at Village Bank; and

b. the transfer of funds on or about June 22, 2005, by means of a \$91,145.13 check drawn on the WALKERS' joint account at Village Bank, made payable to LINDA D. HANKS and deposited into HANKS' account at Wood & Huston.

134. All in violation of Title 18, United States Code, Sections 1957 and 2.

COUNT THIRTY-FIVE
(WIRE FRAUD)

135. The allegations made in paragraphs 45 through 53 and 56 through 75 of this Indictment are incorporated by reference in this Count to describe the scheme.

136. On or about February 22, 2005, in Greene County, in the Western District of Missouri, and elsewhere, defendants LEE EDWARD WALKER and CHARLES PURSLEY, aiding and abetting each other, for the purpose of executing the scheme, did knowingly cause to be transmitted electronically over telephone lines in interstate commerce by means of a wire communication certain writings, signs, signals, pictures and sounds, that is, home mortgage loan proceeds in the aggregate

amount of \$216,421.43 from a Peoples Choice Home Loan account at Deutsche Bank Trust Co Americas in New York, New York, to a Preferred Title account at Citizens National in Springfield, Greene County, Missouri, for the purchase of 3545 E. Linwood Drive, Springfield, Greene County, Missouri, for \$219,900 by A.B.; all in violation of Title 18, United States Code, Sections 1343 and 2.

COUNT THIRTY-SIX
(MONEY LAUNDERING)

137. On or between February 22, 2005, and May 11, 2005, in Greene County, in the Western District of Missouri, and elsewhere, defendants CHARLES E. WALKER and LEE EDWARD WALKER, aiding and abetting each other, did knowingly engage and attempt to engage in monetary transactions by, through, or to a financial institution affecting interstate commerce, in criminally derived property of a value greater than \$10,000, that is, the deposit on or about February 22, 2005, of a \$95,546.82 check drawn on Preferred Title's account at Citizens National, made payable to LEE EDWARD WALKER and B.W. and deposited into the joint account of CHARLES E. WALKER, LINDA F. WALKER, and LEE EDWARD WALKER at Village Bank, such property having been derived from a specified unlawful activity, that is, wire fraud as described in Count Thirty-Eight of this Indictment; all in violation of Title 18, United States Code, Sections 1957 and 2.

COUNT THIRTY-SEVEN
(WIRE FRAUD)

138. The allegations made in paragraphs 45 through 53 and 56 through 75 of this Indictment are incorporated by reference in this Count to describe the scheme.

139. On or about March 9, 2006, in Greene County, in the Western District of Missouri, and elsewhere, defendants CHARLES E. WALKER, LINDA F. WALKER, WILLIAM WAGONER,

and CHARLES PURSLEY, aiding and abetting each other, for the purpose of executing the scheme, did knowingly cause to be transmitted electronically over telephone lines in interstate commerce by means of a wire communication certain writings, signs, signals, pictures and sounds, that is, home mortgage loan proceeds in the aggregate amount of \$127,200.00 from an Entrust Mortgage account at Wells Fargo in Minneapolis, Minnesota, to a Preferred Title account at Citizens National in Springfield, Greene County, Missouri, for the purchase of 1444 S. Lover's Lane, Springfield, Greene County, Missouri, for \$159,000 by WILLIAM WAGONER; all in violation of Title 18, United States Code, Sections 1343 and 2.

COUNT THIRTY-EIGHT
(MONEY LAUNDERING)

140. On or about March 10, 2006, in Greene County, in the Western District of Missouri, and elsewhere, defendants CHARLES E. WALKER, LINDA F. WALKER, and WILLIAM WAGONER, aiding and abetting each other, did knowingly engage and attempt to engage in a monetary transaction by, through, or to a financial institution affecting interstate commerce, in criminally derived property of a value greater than \$10,000, that is, the transfer of funds on or about March 10, 2006, by means of a \$12,400.00 check drawn on CHARLES E. WALKER and LINDA F. WALKER's joint account at Village Bank, made payable to WILLIAM WAGONER and deposited into WAGONER's account at Guaranty Bank, such property having been derived from a specified unlawful activity, that is, wire fraud as described in Count Forty of this Indictment; all in violation of Title 18, United States Code, Sections 1957 and 2.

COUNT THIRTY-NINE
(WIRE FRAUD)

141. The allegations made in paragraphs 45 through 53 and 56 through 75 of this Indictment

are incorporated by reference in this Count to describe the scheme.

142. On or about January 25, 2005, in Greene County, in the Western District of Missouri, and elsewhere, defendants CHARLES E. WALKER and FRANKIE R. POWELL, aiding and abetting each other, for the purpose of executing the scheme, did knowingly cause to be transmitted electronically over telephone lines in interstate commerce by means of a wire communication certain writings, signs, signals, pictures and sounds, that is, home mortgage loan proceeds in the amount of \$360,000 from a Global Lending account at National City Bank in Cleveland, Ohio, to a Preferred Title account at Citizens National in Springfield, Greene County, Missouri, for the purchase of 1845 E. Nottingham, Springfield, Greene County, Missouri, for \$400,000 by L.G.; all in violation of Title 18, United States Code, Sections 1343 and 2.

COUNT FORTY
(MONEY LAUNDERING)

143. On or about , January 26, 2005, in Greene County, in the Western District of Missouri, and elsewhere, defendants CHARLES E. WALKER and FRANKIE R. POWELL, aiding and abetting each other, did knowingly engage and attempt to engage in a monetary transaction by, through, or to a financial institution affecting interstate commerce, in criminally derived property of a value greater than \$10,000, that is, the transfer of funds on or about January 25, 2005, by means of a \$25,000.00 check drawn on FRANKIE R. POWELL's account at Wood & Huston Bank, made payable to WALKER REALTY and deposited into the joint account of CHARLES E. WALKER, LINDA F. WALKER, and LEE EDWARD WALKER at Village Bank, such property having been derived from a specified unlawful activity, that is, wire fraud as described in Count Forty-Four of this Indictment; all in violation of Title 18, United States Code, Sections 1957 and 2.

COUNT FORTY-ONE
(WIRE FRAUD)

144. The allegations made in paragraphs 45 through 53 and 56 through 75 of this Indictment are incorporated by reference in this Count to describe the scheme.

145. On or about May 30, 2006, in Greene County, in the Western District of Missouri, and elsewhere, defendants CHARLES E. WALKER and TAMMY R. FEDEL, aiding and abetting each other, for the purpose of executing the scheme, did knowingly cause to be transmitted electronically over telephone lines in interstate commerce by means of a wire communication certain writings, signs, signals, pictures and sounds, that is, home mortgage loan proceeds in the amount of \$450,648.92 from an NetBank account at NetBank in Alpharetta, Georgia, to a Preferred Title account at Citizens National in Springfield, Greene County, Missouri, for the purchase of 1845 E. Nottingham, Springfield, Greene County, Missouri, for \$550,000 by TAMMY R. FEDEL; all in violation of Title 18, United States Code, Sections 1343 and 2.

COUNT FORTY-TWO
(MONEY LAUNDERING)

146. On or about , May 30, 2006, in Greene County, in the Western District of Missouri, and elsewhere, defendant CHARLES E. WALKER did knowingly engage and attempt to engage in a monetary transaction by, through, or to a financial institution affecting interstate commerce, in criminally derived property of a value greater than \$10,000, that is, the deposit on or about May 30, 2006, of a \$98,273.51 check drawn on Preferred Title's account at Citizens National, made payable to L.G. and then endorsed over to CHARLES E. WALKER, and deposited into the joint account of CHARLES E. WALKER, LINDA F. WALKER, and LEE EDWARD WALKER at Village Bank, such property having been derived from a specified unlawful activity, that is, wire fraud as described

in Count Forty-Six of this Indictment; all in violation of Title 18, United States Code, Section 1957.

COUNT FORTY-THREE
(WIRE FRAUD)

147. The allegations made in paragraphs 45 through 53 and 56 through 75 of this Indictment are incorporated by reference in this Count to describe the scheme.

148. On or about November 1, 2004, in Greene County, in the Western District of Missouri, and elsewhere, defendants LEE EDWARD WALKER and JESS KEVIN CYPRET, aiding and abetting each other, for the purpose of executing the scheme, did knowingly cause to be transmitted electronically over telephone lines in interstate commerce by means of a wire communication certain writings, signs, signals, pictures and sounds, that is, home mortgage loan proceeds in the amount of \$238,083.19 from a Countrywide Home Loans account at Bank of New York Mellon in Pittsburgh, Pennsylvania, through the Federal Reserve in New Jersey or Texas, to a Fidelity Title Agency account at Signature Bank in Springfield, Greene County, Missouri, for the purchase of 3759 N. Pickwick Avenue, Springfield, Greene County, Missouri, for \$249,900 by JESS KEVIN CYPRET; all in violation of Title 18, United States Code, Sections 1343 and 2.

COUNT FORTY-FOUR
(MONEY LAUNDERING)

149. On or about November 4, 2004, in Greene County, in the Western District of Missouri, and elsewhere, defendants CHARLES E. WALKER and JESS KEVIN CYPRET, aiding and abetting each other, did knowingly engage and attempt to engage in a monetary transaction by, through, or to a financial institution affecting interstate commerce, in criminally derived property of a value greater than \$10,000, that is, the transfer of funds on or about November 4, 2004, by means of a \$45,303.38 check drawn on the joint account of CHARLES E. WALKER, LINDA F.

WALKER, and LEE EDWARD WALKER at Village Bank, made payable to KEVIN JESS CYPRET and deposited into CYPRET's account at Bank of America, such property having been derived from a specified unlawful activity, that is, wire fraud as described in Count Forty-Four of this Indictment; all in violation of Title 18, United States Code, Sections 1957 and 2.

COUNT FORTY-FIVE
(WIRE FRAUD)

150. The allegations made in paragraphs 45 through 53 and 56 through 75 of this Indictment are incorporated by reference in this Count to describe the scheme.

151. On or about May 26, 2005, in Greene County, in the Western District of Missouri, and elsewhere, defendants JAMES H. POWELL, a/k/a Jimmie Powell, CHARLES PURSLEY, and LAURA GREER, aiding and abetting each other, for the purpose of executing the scheme, did knowingly cause to be transmitted electronically over telephone lines in interstate commerce by means of a wire communication certain writings, signs, signals, pictures and sounds, that is, home mortgage loan proceeds in the aggregate amount of \$644,440.94 from a First Magnus account at UBS in New York, New York, to a Preferred Title account at Citizens National in Springfield, Greene County, Missouri, for the purchase of 3647 E. Prestwick, Springfield, Greene County, Missouri, for \$799,900 by LAURA GREER; all in violation of Title 18, United States Code, Sections 1343 and 2.

COUNT FORTY-SIX
(MONEY LAUNDERING)

152. On or about May 31, 2005, in Greene County, in the Western District of Missouri, and elsewhere, defendants JAMES H. POWELL, a/k/a Jimmie Powell, and LAURA GREER, aiding and abetting each other, did knowingly engage and attempt to engage in a monetary transaction by,

through, or to a financial institution affecting interstate commerce, in criminally derived property of a value greater than \$10,000, that is, the transfer of funds on or about May 25, 2005, by means of a \$226,718.43 check drawn on JAMES H. POWELL's account at Village Bank, made payable to LAURA GREER and deposited into GREER's account at Guaranty Bank, such property having been derived from a specified unlawful activity, that is, wire fraud as described in Count Fifty of this Indictment; all in violation of Title 18, United States Code, Sections 1957 and 2.

COUNT FORTY-SEVEN
(WIRE FRAUD)

153. The allegations made in paragraphs 45 through 53 and 56 through 75 of this Indictment are incorporated by reference in this Count to describe the scheme.

154. On or about January 18, 2005, in Greene County, in the Western District of Missouri, and elsewhere, defendants FRANKIE R. POWELL, STEVE CASAREZ, JR., JUAN A. JOHNSON, CHARLES PURSLEY, and CHRISTOPHER FORESTER, aiding and abetting each other, for the purpose of executing the scheme, did knowingly cause to be transmitted electronically over telephone lines in interstate commerce by means of a wire communication certain writings, signs, signals, pictures and sounds, that is, home mortgage loan proceeds in the aggregate amount of \$494,261.43 from a First Magnus account at UBS in New York, New York, to a Hogan Land Title account at Empire Bank in Springfield, Greene County, Missouri, for the purchase of 5111 W. Skyler Drive, Springfield, Greene County, Missouri, for \$489,900 by STEVE CASAREZ, JR.; all in violation of Title 18, United States Code, Sections 1343 and 2.

COUNT FORTY-EIGHT
(MONEY LAUNDERING)

155. On or about January 18, 2005, in Greene County, in the Western District of Missouri,

and elsewhere, defendants FRANKIE R. POWELL and STEVE CASAREZ, JR., aiding and abetting each other, did knowingly engage and attempt to engage in a monetary transaction by, through, or to a financial institution affecting interstate commerce, in criminally derived property of a value greater than \$10,000, that is, the transfer of funds on or about January 18, 2005, by means of a \$69,090.00 check drawn on FRANKIE R. POWELL's account at Wood & Houston Bank, made payable to STEVE CASAREZ, JR., and S.C., and deposited into CASAREZ's account at Great Southern Bank, such property having been derived from a specified unlawful activity, that is, wire fraud as described in Count Fifty-Two of this Indictment; all in violation of Title 18, United States Code, Sections 1957 and 2.

COUNT FORTY-NINE
(WIRE FRAUD)

156. The allegations made in paragraphs 45 through 53 and 56 through 75 of this Indictment are incorporated by reference in this Count to describe the scheme.

157. On or about May 20, 2005, in Greene County, in the Western District of Missouri, and elsewhere, defendants LEE EDWARD WALKER, EDDIE LEE ROHRS, STEVE CASAREZ, JR., and VINCENT CANTRELL, aiding and abetting each other, for the purpose of executing the scheme, did knowingly cause to be transmitted electronically over telephone lines in interstate commerce by means of a wire communication certain writings, signs, signals, pictures and sounds, that is, home mortgage loan proceeds in the amount of \$359,928.10 from an Argent Mortgage account at Deutsche Bank Trust Co Americas in New York, New York, to a Preferred Title account at Citizens National in Springfield, Greene County, Missouri, for the purchase of 1492 S. Timber Ridge Lane, Rogersville, Greene County, Missouri, for \$399,900 by EDDIE LEE ROHRS; all in violation of Title 18, United States Code, Sections 1343 and 2.

COUNT FIFTY
(MONEY LAUNDERING)

158. On or about May 20, 2005, in Greene County, in the Western District of Missouri, and elsewhere, defendants CHARLES E. WALKER, LEE EDWARD WALKER and EDDIE LEE ROHRS, aiding and abetting each other, did knowingly engage and attempt to engage in a monetary transaction by, through, or to a financial institution affecting interstate commerce, in criminally derived property of a value greater than \$10,000, that is, the transfer of funds on or about May 20, 2005, by means of a \$107,730.93 check drawn on the joint account of CHARLES E. WALKER, LINDA F. WALKER, and LEE EDWARD WALKER at Village Bank, made payable to EDDIE LEE ROHRS and deposited into ROHRS's account at Wood & Huston Bank, such property having been derived from a specified unlawful activity, that is, wire fraud as described in Count Fifty-Four of this Indictment; all in violation of Title 18, United States Code, Sections 1957 and 2.

COUNT FIFTY-ONE
(WIRE FRAUD)

159. The allegations made in paragraphs 45 through 53 and 56 through 75 of this Indictment are incorporated by reference in this Count to describe the scheme.

160. On or about September 7, 2005, in Greene County, in the Western District of Missouri, and elsewhere, defendants VINCENT CANTRELL and TAMMY R. FEDEL , aiding and abetting each other, for the purpose of executing the scheme, did knowingly cause to be transmitted electronically over telephone lines in interstate commerce by means of a wire communication certain writings, signs, signals, pictures and sounds, that is, home mortgage loan proceeds in the aggregate amount of \$222,000 from a Global Lending Group account at National City Bank in Cleveland, Ohio, to a Preferred Title account at Citizens National in Springfield, Greene County, Missouri, for

the purchase of 5508 Woodcliff Drive, Springfield, Greene County, Missouri, for \$222,000 by TAMMY R. FEDEL; all in violation of Title 18, United States Code, Sections 1343 and 2.

COUNT FIFTY-TWO
(MONEY LAUNDERING)

161. On or about September 13, 2005, in Greene County, in the Western District of Missouri, and elsewhere, defendant TAMMY R. FEDEL did knowingly engage and attempt to engage in a monetary transaction by, through, or to a financial institution affecting interstate commerce, in criminally derived property of a value greater than \$10,000, that is, transfer of funds on or about September 13, 2005, by means of a \$28,828.05 check drawn on the account of J.G. and M.G. at Assemblies of God Credit Union, made payable to TAMMY R. FEDEL and deposited into FEDEL's account at Commerce Bank, such property having been derived from a specified unlawful activity, that is, wire fraud as described in Count Fifty-Six of this Indictment; all in violation of Title 18, United States Code, Section 1957.

FORFEITURE ALLEGATION ONE
(Proceeds of Wire Fraud - 18 U.S.C. §982(a)(2))
(Proceeds of Mail Fraud - 18 U.S.C. § 981(a)(1)(C)
and 28 U.S.C. § 2461(c))

162. Upon conviction of one or more of the offenses alleged in Counts 1 through 52 of this Indictment, the defendants shall forfeit to the United States of America any property, real or personal, which constitutes or is derived from proceeds traceable to the wire fraud offenses alleged in Counts 1 through 51, above, pursuant to Title 18, United States Code, Section 982(a)(2), and any and all property, real or personal, which constitutes or is derived from proceeds traceable to the money laundering offense alleged in Counts 2 through 52, above, pursuant to 18 U.S.C. Section 981(a)(1)(C) and Title 28, United States Code, Section 2461(c). The property to be forfeited

includes, but is not limited to, the following:

Money Judgment

163. A sum of money equal to \$4,338,597.09 in United States currency, representing the amount of proceeds obtained as a result of the offenses charged in Counts 1 through 52, for which the defendants are jointly and severally liable.

Substitute Assets

164. In the event that the property which is subject to forfeiture to the United States, as a result of an act or omission of the Defendants:

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

it is the intent of the United States to seek forfeiture of any other property of the Defendant up to the value of such property, pursuant to Title 21, United States Code, Section 853(p), made applicable to these offenses by Title 18, United States Code, Section 982(b) and 28 U.S.C. §2461(c).

FORFEITURE ALLEGATION TWO

(Property Involved In Money Laundering Offenses - 18 U.S.C. § 982(a)(1))

165. Upon conviction of one or more of the offenses alleged in Counts 1 through 52 of this Indictment involving money laundering, the defendants shall forfeit to the United States of America the following property:

- a. All right, title, and interest in any and all property involved in each offense in violation of Title 18, United States Code, Section 1957, or conspiracy to commit

such offense, for which the defendant is convicted, and all property traceable to such property, including the following:

- i. all money or other property that was the subject of each transaction, transportation, transmission or transfer in violation of Section 1957;
- ii. all commissions, fees and other property constituting proceeds obtained as a result of those violations; and,
- iii. all property used in any manner or part to commit or to facilitate the commission of those violations.

166. The property to be forfeited includes, but is not limited to, the following:

Money Judgment

167. A sum of money equal to the total amount of money involved in each offense, or conspiracy to commit such offense, for which the defendant is convicted. If more than one defendant is convicted of an offense, the defendants so convicted are jointly and severally liable for the amount involved in such offense. The total amount of money involved in the conspiracy to violate 18 U.S.C. §1957 is \$4,338,597.09, for which each defendant convicted of such offense are jointly and severally liable.

Substitute Assets

168. Pursuant to Title 21, United States Code, Section 853(p), as incorporated by Title 18, United States Code, Section 982(b), each defendant shall forfeit substitute property, up to the value of the amount described in this Forfeiture Allegation Two, if, by any act or omission of the defendant, the property described herein, or any portion thereof, cannot be located upon the exercise of due diligence; has been transferred, sold to or deposited with a third party; has been placed

beyond the jurisdiction of the court; has been substantially diminished in value; or has been commingled with other property which cannot be divided without difficulty.

169. All in accordance with Title 18, United States Code, Section 982(a)(1), and Rule 32.2(a), Federal Rules of Criminal Procedure.

A TRUE BILL

/s/
FOREPERSON OF THE GRAND JURY

/s/ Robyn L. McKee
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