

CERTIFIED
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UNITED STATES DISTRICT COURT
FOR THE
DISTRICT OF VERMONT

U.S. DISTRICT COURT
DISTRICT OF VERMONT
FILED

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BY  DEPUTY CLERK

UNITED STATES OF AMERICA

United States Courts
Southern District of Texas
FILED

v.

OCT 15 2008

BENJAMIN OSMANSON and
JILLIAN PROTZMAN

Michael N. Milby, Clerk of Court

NO. 1:08-CR-119
C-08-784M

INDICTMENT

The Grand Jury charges:

COUNT 1

(Conspiracy to Commit Wire Fraud)

The Defendants

1. At all times relevant to the Indictment:

a. BENJAMIN OSMANSON, a resident of California, traveled between California, Florida, and Vermont representing himself as the head of a group of investors seeking to purchase properties in a number of different states. OSMANSON controlled a variety of corporate entities including GULFSHORE REALTY, CRYSTAL BLUE REALTY, MILITANT CONSTRUCTION, LINCOLN INVESTMENTS, and THE OAKS ONLINE. In April 2006, OSMANSON and JILLIAN PROTZMAN took control of the Highgate Manor, a bed and breakfast in Highgate, Vermont.

b. JILLIAN PROTZMAN, a resident of Ohio, represented herself as OSMANSON's wife, traveling with him to California and Florida and residing part-time at the Highgate Manor.

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The Conspiracy

2. From at least as early as January 2006, continuing through at least April 2007, in the District of Vermont and elsewhere, defendants BENJAMIN OSMANSON and JILLIAN PROTZMAN conspired and agreed with each other and others, to devise a scheme and artifice to defraud mortgage lenders and to obtain money and property by means of materially false and fraudulent pretenses, representations, and promises made to mortgage lenders, which scheme and artifice is set forth below, and, for the purpose of executing such scheme and artifice, transmitted and caused to be transmitted by means of wire communication in interstate commerce writings, signs, signals, and sounds, contrary to Title 18, United States Code, Section 1343.

Object of the Conspiracy

3. It was the object of the conspiracy that defendants OSMANSON and PROTZMAN would obtain money in the form of "rebates," fees, and commissions, by fraudulently purchasing fully financed properties in the names of "investors."

Manner and Means

4. It was part of the conspiracy that defendant OSMANSON would recruit family members, friends, employees, and acquaintances to act as "investors" in real estate in California, Florida, Kentucky, and Vermont.

5. It was further part of the conspiracy that defendants OSMANSON and PROTZMAN would obtain personal identifying information from the "investors" including their names, social

security numbers, and addresses.

6. It was further part of the conspiracy that defendant OSMANSON, and others, would represent to "investors" that he would provide complete management of the real estate purchased in their names, to include payment of any mortgages obtained in the names of the investors.

7. It was further part of the conspiracy that defendants OSMANSON and PROTZMAN, and others, identified properties for purchase by the investors in California, Kentucky, Florida, and Vermont.

8. It was further part of the conspiracy that defendant OSMANSON, and others, arranged sales of properties in the Naples, Florida area to the investors at or above the sellers' asking prices.

9. It was further part of the conspiracy that defendants OSMANSON and PROTZMAN and others, worked with mortgage brokers in Kentucky and Florida to obtain 100% mortgage financing in the names of the investors to fund the purchase of the identified properties.

10. It was further part of the conspiracy that defendants OSMANSON and PROTZMAN, and others, arranged for the sellers of the purchased properties to provide cash, often referred to as "rebates," "relocation fees," commissions, or furniture payments, to OSMANSON-controlled entities following the property sales.

11. It was further part of the conspiracy that defendants OSMANSON and PROTZMAN, and others, caused the preparation of fraudulent loan applications in the names of the investors that contained false employment information and false financial information, and omitted information about the number of properties purchased and pending purchase by the individual investors.

12. It was further part of the conspiracy that defendants OSMANSON and PROTZMAN created false Verifications of Employment and false Verifications of Deposit to support the fraudulent loan applications in the investors' names.

13. It was further part of the conspiracy that defendants OSMANSON and PROTZMAN, and others, caused the false Verifications to be submitted in support of the fraudulent loan applications.

14. It was further part of the conspiracy that defendants OSMANSON and PROTZMAN, and others, obtained loans for each investor from multiple mortgage lenders and closed sales in the names of each investor within a short period of time in order conceal the total number of properties being purchased in the name of each investor and to preserve the appearance of the investor's good credit until the transactions were complete.

15. It was further part of the conspiracy that in the late winter of 2006 and spring of 2007, defendants OSMANSON and PROTZMAN continued to recruit investors and submit applications for new loans even after the loans to the initial investors began to fail.

16. It was further part of the conspiracy that defendants OSMANSON and PROTZMAN attempted to resell properties purchased under the names of the initial investors to new investors in order to avoid foreclosures and perpetuate the on-going scheme.

17. It was further part of the conspiracy that defendants OSMANSON and PROTZMAN, and others, sent and caused to be sent interstate wire communications including facsimile transmissions containing sales contracts, loan applications, and documents in support of loan applications, and sent by interstate wire, transfers of funds following the closing of real estate transactions, as set forth more particularly below.

18. It was further part of the conspiracy that during the course of the conspiracy defendants OSMANSON and PROTZMAN, and others, orchestrated the purchase of at least 50 properties in four states in the names of at least 10 investors, obtaining more than \$26,000,000.00 in loans to support the purchases, and enriching themselves through receipts of commissions, fees, and rebates on the sales.

19. It was further part of the conspiracy that defendants OSMANSON and PROTZMAN, and others, conducted, among others, the following real estate transactions:

a. 280 Teakwood Drive, Big Bear, CA

1. On or about January 6, 2006, defendants OSMANSON and PROTZMAN prepared a contract for the sale of 280 Teakwood Drive, Big Bear Lake, CA to defendant PROTZMAN for \$620,000.00.

2. In order to obtain 100% financing for the purchase of the property, on or about January 18, 2006, defendant PROTZMAN caused to be submitted to the mortgage lender a signed loan application falsely indicating that defendant PROTZMAN was employed as the president of THE OAKS ONLINE earning \$25,000 per month, and omitting any reference to other properties purchased or pending purchase by PROTZMAN.

3. In support of the loan application, on or about January 19, 2006, defendant PROTZMAN signed a letter attempting to explain the volume of inquiries on her credit history.

4. In further support of the loan application, on or about January 26, 2006, defendant PROTZMAN signed a certification of income falsely stating that her income was \$25,000 per month, for a total of \$300,000.00 per year.

b. 1046 Whirlaway Drive, Union, KY

1. On or about February 2, 2006, defendants OSMANSON and PROTZMAN prepared a contract for the sale of 1046 Whirlaway Drive, Union, KY, to defendant PROTZMAN for \$ 452,000.00.

2. In order to obtain 100% financing for the purchase of the property, on or about February 8, 2006, defendant PROTZMAN caused to be submitted to the mortgage lender, a signed loan application falsely indicating that PROTZMAN was employed as the president of THE OAKS ONLINE earning \$18,000 per month, and omitting reference to other properties purchased or pending purchase in PROTZMAN's name.

3. In support of the loan application, on or about February 3, 2006, defendants OSMANSON and PROTZMAN caused to be submitted to the mortgage lender a letter purporting to be from accountant "Tyler Smith" verifying PROTZMAN's employment.

4. Following the closing of the sale on February 8, 2006, on or about February 10, 2006, defendants OSMANSON and PROTZMAN caused the sellers of the property to transfer \$40,000 by interstate wire from the Fifth Third Bank in Union, KY, to the Union Bank of California account of THE OAKS ONLINE in Los Angeles, CA, pursuant to a separate agreement for a "second mortgage" on the property.

c. 8640 Cedar Hammock Circle #514, Naples, FL

1. On or about March 3, 2006, defendants OSMANSON and PROTZMAN prepared a contract for the sale of 8640 Cedar Hammock Circle #514, to investor "M.R.," a resident of California, for \$450,000.

2. In order to obtain 100% financing for the purchase of the property, on or about March 3, 2006, defendants OSMANSON and PROTZMAN, and others, caused a loan application to be submitted to the mortgage lender which falsely asserted that "M.R." had a monthly income of \$11,000.00, and omitted reference to other properties purchased or pending purchase in the name of M.R.

3. Following the closing of the property sale on or about March 20, 2006, on or about March 23, 2006, defendants OSMANSON and PROTZMAN, and others, caused the seller to transfer \$46,127.82 from Wachovia Bank in Sarasota, FL, to the OAKS ONLINE account at Union Bank of California in Los Angeles, CA.

d. "Highgate Manor," 464 Highgate Road, Highgate, VT

1. On or about April 3, 2006, defendants OSMANSON and PROTZMAN, and others, prepared a contract for the sale of 464 Highgate Road, in Highgate, VT, to M.R. for \$577,500.00.

2. In order to obtain 100% financing for the purchase of the property, on or about April 11, 2006, defendant OSMANSON caused to be submitted to the mortgage lender a loan application signed by defendant OSMANSON as M.R.'s attorney-in-fact, falsely asserting that M.R. was the superintendent of a California school system, and omitting reference to other properties purchased or pending purchase in the name of M.R.

e. 3790 Sawgrass Way #3222, Naples, FL

1. On or about May 3, 2006, defendants OSMANSON and PROTZMAN, and others, prepared a contract for the sale of 3790 Sawgrass Way #3222 to investor "D.R.O.," a resident of California, for \$425,00.00.

2. In order to obtain 100% financing for the purchase of the property, on or about May 10, 2006, defendants OSMANSON and PROTZMAN caused a loan application to be submitted to the mortgage lender falsely indicating that D.R.O. was employed by the OAKS ONLINE as a National Sales Manager earning \$12,000 per month, and omitting reference to other properties purchased or pending purchase in the name of D.R.O.

3. In order to support the loan application, on or about May 15, 2006, defendants OSMANSON and PROTZMAN sent a false Verification of Employment by interstate wire communication from Highgate Manor in Highgate, VT to the mortgage lender indicating that D.R.O. was employed as a "National Sales Manager" for OAKS ONLINE and providing defendant OSMANSON's cellular telephone number as the contact number for D.R.O.'s employer.

4. In order to further support the loan application on or about May 26, 2006, defendants OSMANSON and PROTZMAN sent by interstate wire communication from Naples, FL to the mortgage lender in Schaumburg, IL, a letter from the OAKS ONLINE falsely explaining why the company was not listed in the white or yellow pages, and again providing defendant OSMANSON's cellular telephone number as the contact number for the company.

5. Following the closing of the sale on or about May 31, 2006, on or about June 9, 2006, defendants OSMANSON and PROTZMAN caused the sellers of the property to transfer \$23,000 from Fifth Third Bank in Naples, FL, to the OAKS ONLINE account at Union Bank of California in Los Angeles, CA.

f. 890 Eastham Way #202, Naples, FL

1. On or about May 22, 2006, defendants OSMANSON and PROTZMAN, and others, prepared a contract for the sale of 890 Eastham Way, #202, Naples, FL to investor "D.O.," a resident of California, for \$425,000.00.
2. In order to obtain 100% financing for the purchase of the property, on or about June 16, 2006, defendants OSMANSON and PROTZMAN and others caused to be submitted a loan application falsely claiming that D.O. was employed by OAKS ONLINE as an account executive earning \$14,000 per month, falsely asserting that D.O. held an account at Union Bank of California with a balance of \$35,000, and omitting reference to other properties purchased or pending purchase in the name of D.O.
3. In support of the loan application, on or about June 14, 2006, defendants OSMANSON and PROTZMAN caused to be submitted to the mortgage lender a false Verification of Deposit asserting that D.O. held an account at Union Bank of California with a balance of over \$74,00.00, and providing the OAKS ONLINE bank account number as the number for D.O.'s account.
4. In further support of the loan application, on or about June 14, 2006, defendants OSMANSON and PROTZMAN caused to be submitted to the mortgage lender a false Verification of Employment indicating that D.O. was the "East Region National Sales Manager" for OAKS ONLINE and providing defendant OSMANSON's cellular telephone number as the contact telephone for the owner of OAKS ONLINE.
5. Following the closing of the sale of the property on or about June 19, 2006, on or about June 20, 2006, defendants OSMANSON and PROTZMAN caused the seller of

the property to transfer \$34,138.00 from the Bank of America in Naples, FL, to the OAKS ONLINE account at Union Bank of California in Los Angeles, CA.

g. 107 Middle Road, Swanton, VT

1. On or about August 7, 2006, defendants OSMANSON and PROTZMAN prepared a contract for the sale of 107 Middle Road, Swanton, VT to investor "C.R.," a resident of California, for \$290,000.00.

2. In order to obtain 100% financing for the purchase of the property, on or about August 7, 2006 and again on or about August 31, 2006, defendants OSMANSON and PROTZMAN caused a loan application in the name of C.R. to be submitted to the mortgage lender, falsely asserting that C.R. was employed by OAKS ONLINE earning \$15,000 per month, and omitting reference to other properties purchased or pending purchase in the name of C.R.

3. In support of the loan application, on or about August 8, 2006, defendants OSMANSON and PROTZMAN caused to be submitted to the mortgage lender a false Verification of Employment stating that C.R. was employed by OAKS ONLINE and providing defendant OSMANSON's cellular telephone number as the contact for C.R.'s supervisor "Tyler Smith."

h. 3860 Sawgrass Way #2624, Naples, FL

1. On or about May 17, 2006, defendants OSMANSON and PROTZMAN, and others, prepared a contract for the sale of 3860 Sawgrass Way #2624 to investor C.R. for \$469,900.00.

2. In order to obtain 100% financing for the purchase of the property, on or about July 6, 2006, defendant OSMANSON, and others, caused a loan application in the name of C.R. to be submitted to the mortgage lender, falsely stating that C.R. was employed by the OAKS ONLINE earning \$13,950 per month, falsely stating that C.R. held an account at the Union Bank of California with a balance of \$170,000, and omitting reference to other properties purchased or pending purchase in the name of C.R.
3. In support of the loan application, on or about July 21, 2006, defendants OSMANSON and PROTZMAN caused to be submitted to the mortgage lender a false Verification of Employment asserting that C.R. was employed as the "National Sales Manager" for the OAKS ONLINE and providing defendant OSMANSON's cellular telephone number as the contact number for C.R.'s employer.
4. In support of the loan application, on or about July 21, 2006, defendants OSMANSON and PROTZMAN caused to be submitted to the mortgage lender a false Verification of Deposit asserting that C.R. held an account at the Union Bank of California with a balance of over \$214,000.00, and providing the OAKS ONLINE account number as the number for C.R.'s account.
5. In support of the loan application, on or about July 31, 2006, defendants OSMANSON and PROTZMAN caused to be submitted to the mortgage lender a letter purporting to be from the OAKS ONLINE owner explaining C.R.'s income and providing defendant OSMANSON's cellular telephone number as the contact number for C.R.'s employer.

6. Following the closing of the sale on or about August 3, 2006, on or about August 7, 2006, defendants OSMANSON and PROTZMAN, caused the seller of the property to transmit \$21,469.44 from the seller's bank account at Wells Fargo Bank in Plymouth, Minnesota to the OAKS ONLINE account at Union Bank of California in Los Angeles, CA.

7. On or about August 25, 2006, defendants OSMANSON and PROTZMAN prepared a contract for the sale of 3860 Sawgrass Way #2624, Naples, FL from investor C.R. to investor "J.S.," a resident of California, for \$490,000.00.

8. In order to obtain 100% financing for the purchase of the property, on or about September 15, 2006, defendants OSMANSON and PROTZMAN caused a loan application in the name of J.S. to be submitted to the mortgage lender falsely stating that J.S. was employed as a corporate party planner with Impulse Entertainment, falsely stating that J.S. held an account at Merchants Bank with a balance of over \$24,000, and omitting reference to other properties purchased or pending purchase in the name of J.S.

i. 7065 Dennis Circle, #108, Naples, FL

1. On or about September 16, 2006, defendants OSMANSON and PROTZMAN, and others, prepared a contract for the sale of 7065 Dennis Circle, #108, Naples, FL to investor J.S. for \$ 329,900.00.

2. In order to obtain 100% financing for the purchase of the property, on or about September 18, 2006, defendants OSMANSON and PROTZMAN, and others, caused a loan application in the name of J.S. to be submitted to the mortgage lender falsely stating that J.S. was employed by Impulse Entertainment earning \$10,000.00 per month, falsely

stating that J.S. held an account at "Merchant" Bank with a balance of \$24,312.00, and omitting reference to other properties purchased or pending purchase in the name of J.S.

3. In support of the loan application, on or about August 29, 2006, defendants OSMANSON and PROTZMAN sent by interstate wire communication from Highgate Manor in Highgate, VT, to the mortgage broker in Louisville, KY, a false Verification of Employment stating that J.S. was employed as a corporate event planner for Impulse Entertainment, a letter purporting to be from the owner of Impulse Entertainment regarding J.S.'s employment, and a false Verification of Deposit, stating that J.S. held a checking account at Merchants Bank with a balance of over \$24,000 and providing the account number for LINCOLN INVESTMENTS as the number of J.S.'s account.

4. Following the closing of the sale of the property on or about September 19, 2006, on or about September 26, 2006, defendants OSMANSON and PROTZMAN caused the seller of the property to transfer \$33,000.00 by interstate wire from Fifth Third Bank in Naples, FL, to the Union Bank of California account of the OAKS ONLINE in Los Angeles, CA.

k. 9229 Museo Circle #104, Naples, FL

1. On or about October 9, 2006, defendants OSMANSON and PROTZMAN, and others, prepared a contract for the sale of 9229 Museo Circle, #104, Naples, FL to investor "T.T.," a resident of Vermont, for \$640,000.00.

2. In order to obtain 100% financing for the purchase of the property, on or about October 24, 2006, defendants OSMANSON and PROTZMAN, and others, caused a loan application in the name of T.T. to be submitted to the mortgage broker falsely stating that

T.T. had a monthly income of \$19,000.00, falsely stating that T.T. held an account at Merchants Bank with a balance of \$26,000.00, and omitting reference to other properties purchased or pending purchase in the name of T.T.

3. In support of the loan application, on or about November 3, 2006, defendants OSMANSON and PROTZMAN caused to be submitted to the mortgage lender a false Verification of Deposit stating that T.T. held an account at Merchants Bank with a balance of over \$67,000.00 and providing the Merchants Bank account number for LINCOLN FINANCIAL as the number of T.T.'s account.

4. On or about November 13, 2006, defendants OSMANSON and PROTZMAN sent by interstate wire transmission from Highgate Manor in Highgate, VT, to the sellers in Charlotte, NC, an addendum to the sales contract directing payment of a "purchase rebate" following the close of the property sale.

5. Following the closing of the sale of the property on or about November 13, 2006, on or about November 20, 2006, defendants OSMANSON and PROTZMAN caused the sellers to send \$20,000.00 by interstate wire from First Charter Bank in Charlotte, NC to the OAKS ONLINE account at Union Bank of California in Los Angeles, CA.

k. 688 Provincetown Drive, Naples, FL

1. On or about October 17, 2006, defendants OSMANSON and PROTZMAN, and others, prepared a contract for the sale of 688 Provincetown Drive, Naples, FL to "T.T.Sr.," a resident of Vermont, for \$535,000, including an addendum requiring the property seller to pay a "relocation fee" of \$35,000 to LINCOLN INVESTMENTS.

2. In order to obtain 100% financing for the purchase of the property, on or about November 14, 2006, defendants OSMANSON and PROTZMAN, and others, caused a loan application in the name of T.T.Sr. to be submitted to the mortgage broker, falsely stating that T.T.Sr. had a monthly income of \$25,000, falsely stating that T.T.Sr. held an account at Merchants Bank with a balance of over \$52,000, and omitting reference to other properties purchased or pending purchase in the name of T.T.Sr.

3. In support of the loan application, on or about October 31, 2006, defendants OSMANSON and PROTZMAN caused a false Verification of Deposit to be submitted to the mortgage lender stating that T.T.Sr. held an account at Merchants Bank with a balance of over \$52,000, and providing the account number for Highgate Manor as the account number for T.T.Sr.'s account.

4. Following the closing on the sale of the property on or about November 14, 2006, on or about November 16, 2006, defendants OSMANSON and PROTZMAN, and others, caused \$35,000 to be sent from the escrow account of First American Title Insurance Company at Fifth Third Bank in Tallahassee, FL, to the account of THE OAKS ONLINE at Union Bank of California in Los Angeles, CA, in satisfaction of the sales contract payment to "Lincoln Investments."

Overt Acts

20. In furtherance of the conspiracy and to effect its unlawful object, defendants OSMANSON and PROTZMAN committed the following overt acts in the District of Vermont and elsewhere:

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a. On or about May 15, 2006, in support of the loan application in the name of D.R.O. for the purchase of 3790 Sawgrass Way #3222, Naples, FL, defendants OSMANSON and PROTZMAN sent by interstate wire communication from Highgate Manor in Highgate, VT to a mortgage lender in Schaumburg, IL, a facsimile containing a false Verification of Employment from the OAKS ONLINE for D.R.O.

b. On or about August 29, 2006, in support of the loan application in the name of J.S. for the purchase of 7065 Dennis Circle #108, Naples, FL, defendants OSMANSON and PROTZMAN sent by interstate wire communication from Highgate Manor in Highgate, VT, to a mortgage broker in Louisville, KY, a facsimile containing a false Verification of Employment from Impulse Entertainment, a letter purporting to be from J.S.'s employer, and a false Verification of Deposit.

c. On or about October 31, 2006, in support of the loan application in the name of T.T.Sr. for the purchase of 688 Provincetown Drive, Naples, FL, defendants OSMANSON and PROTZMAN sent by interstate wire communication from Highgate Manor in Highgate, VT, to a mortgage broker in Louisville, KY, a facsimile containing a false Verification of Deposit for T.T.Sr.

d. On or about November 14, 2006, in connection with the sale of 9229 Museo Circle #104, Naples, FL to investor T.T., defendants OSMANSON and PROTZMAN sent by interstate wire communication from Highgate Manor in Highgate, VT, to the sellers of the property in Charlotte, NC, a facsimile containing a letter directing the sellers to pay a "purchase rebate" following the closing of the sale.

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e. On or about February 21, 2007, defendants OSMANSON and PROTZMAN prepared over 30 contracts of sale for the resale of properties previously purchased by investors to new investors "K.B.," a resident of California, and "R.C." a resident of Nebraska.

f. In support of a loan application in the name of R.C., on or about March 28, 2007, defendants OSMANSON and PROTZMAN sent by interstate wire transmission from Highgate Manor in Highgate, VT to Fifth Third Bank in Naples, FL, a facsimile containing a request for a Verification of Deposit in the name of investor R.C.

(18 U.S.C. § 371)

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COUNTS 2-6
(Wire Fraud)

1. Paragraphs 1 and 3 through 20 of Count One of this Indictment are hereby realleged and incorporated as if set forth in full herein.

2. On or about the following dates, at the following locations, in the District of Vermont and elsewhere, defendants BENJAMIN OSMANSON and JILLIAN PROTZMAN did devise and intend to devise a scheme and artifice to defraud and to obtain money and property by means of materially false and fraudulent pretenses, representations, and promises, as described in paragraphs 3 through 20 of Count 1.

3. For the purpose of executing the aforesaid scheme and artifice, in the District of Vermont and elsewhere, the defendants BENJAMIN OSMANSON and JILLIAN PROTZMAN did knowingly transmit and cause to be transmitted by means of wire in interstate commerce the following writings, signs, signals, pictures and sounds:

Count	Date	From	To	Substance
2	5/15/06	Highgate, VT	Schaumburg, IL	Facsimile containing Oaks Online verification of employment for D.R.O.
3	8/29/06	Highgate, VT	Louisville, KY	Facsimile containing Impulse Entertainment verification of employment and letter for J.S. and verification of deposit
4	10/31/06	Highgate, VT	Louisville, KY	Facsimile containing false Merchants Bank verification of deposit for T.T.Sr.
5	11/14/06	Highgate, VT	Charlotte, NC	Facsimile containing directions regarding payment of "purchase rebate"

6	3/28/07	Highgate, VT	Naples, FL	Facsimile containing request for verification of deposit for R.C. at Fifth Third Bank
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(18 U.S.C. §§ 1343 and 2)

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COUNTS 7-11
(Money Laundering)

1. Paragraphs 1 and 3 through 20 of Count One of this Indictment are hereby realleged and incorporated as if set forth in full herein.

2. On or the following dates, in the District of Vermont and elsewhere, defendants ^{about} BENJAMIN OSMANSON and JILLIAN PROTZMAN did knowingly engage and attempt to engage in the following monetary transactions in criminally derived property of a value greater than \$10,000, which funds were derived from the specified unlawful activity, namely wire fraud:

Count	Date	Amount	Transaction
7	6/14/06	\$11,500	Wire transfer from Union Bank of California, Oaks Online account to Merchants Bank, Highgate Manor account
8	7/11/06	\$20,000	Check from Merchants Bank, Highgate Manor account to Gosselin Construction
9	7/12/06	\$20,000	Wire transfer from Union Bank of California, Oaks Online account to Merchants Bank, Highgate Manor account
10	9/20/06	\$14,000	Deposit of check from Union Bank of California, Oaks Online account, into Merchants Bank, Lincoln Investments account
11	9/28/06	\$11,000	Deposit of check from Union Bank of California, Oaks Online account, into Merchants Bank, Lincoln Investments account

(18 U.S.C. §§ 1957 and 2)

A TRUE BILL

Thomas D. Anderson (EAPC)

THOMAS D. ANDERSON

United States Attorney

Burlington, Vermont

October 2, 2008

I hereby attest and certify on October 9 2008, that the foregoing document is a full, true and correct copy of the original on file in my office, and in my legal custody.

RICHARD PAUL WASKO
Clerk, U.S. District Court
District of Vermont

BY: Risa Wright
Deputy Clerk