

UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF OHIO
WESTERN DIVISION

1:05 CR -- 185

UNITED STATES OF AMERICA

CRIMINAL NO.

v.

INFORMATION

BRYAN YOUNG

18 U.S.C. § 371

18 U.S.C. § 1344

HONORABLE SUSAN J. DLOTT

The United States charges that:

COUNT 1
(18 U.S.C. § 371)

1. Between May 1, 2001, and December 31, 2001, in the Southern District of Ohio, the defendant, **BRYAN YOUNG**, knowingly, intentionally, and willfully, conspired with others to commit an offense against the United States, including, but not limited to, Bank Fraud, and in so doing, carried out at least one overt act in furtherance of the conspiracy including, but not limited to, the conduct alleged in Count 2.

All in violation of Title 18, United States Code, Section 371.

COUNT 2
(18 U.S.C. § 1344)

1. On or about August 31, 2001, in the Southern District of Ohio, the defendant, **BRYAN YOUNG**, knowingly and willfully executed and attempted to execute a scheme and artifice to defraud and to obtain by means of false and fraudulent pretenses, representations, and promises the moneys, funds, credits, assets, securities, and other property owned by and under

U.S. DISTRICT COURT
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WEST DIVISION (CINCINNATI)

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the control of ABN AMRO Mortgage, Inc. (a subsidiary of Standard Federal Bank, the deposits of which were at all relevant times insured by the Federal Deposit Insurance Corporation).

2. On or about August 31, 2001, Christian Larson purchased the property at 114 N. 10th Street in Hamilton, Ohio, located in the Southern District of Ohio, for \$75,000 from Ronald Trester. According to the HUD-1, Mr. Larson brought a down payment of \$9,744.28 to the closing. Mr. Young processed a false Form 1003 listing a Fifth Third Bank account with a balance of \$39,000 as the source of the down payment. In reality, Mr. Larson did not have these funds and did not provide the funds used to make the down payment on this property. The loan package was submitted to ABN AMRO Mortgage Group Inc., which is a wholly owned operating subsidiary of Standard Federal Bank. From sometime before 2001 until present, Standard Federal Bank's deposits were insured by the Federal Deposit Insurance Corporation. Mr. Young's actions were committed in furtherance of a scheme to defraud ABN AMRO Mortgage Group Inc.

All in violation of Title 18, United States Code, Section 1344.

**GREGORY G. LOCKHART
UNITED STATES ATTORNEY**



**RALPH W. KOHNEN
DEPUTY CRIMINAL CHIEF**