

IN THE UNITED STATES DISTRICT COURT  
FOR THE SOUTHERN DISTRICT OF OHIO  
WESTERN DIVISION

1 : 08 CR -- 47

UNITED STATES OF AMERICA

CASE NO.

v.

INFORMATION

STEVEN C. GITTINGER

18 U.S.C. § 1349

18 U.S.C. § 1957

18 U.S.C. § 2

03 APR 18 AM 9:54  
U.S. DISTRICT COURT  
SOUTHERN DISTRICT OHIO  
WEST DIVISION

FILED  
JAMES BONINI  
CLERK

THE UNITED STATES ATTORNEY CHARGES THAT:

COUNT ONE

(Conspiracy to Commit Bank Fraud)

1. Beginning on an exact date unknown, but at least by on or about June 20, 2003 and continuing through 2005, in the Southern District of Ohio and elsewhere, the defendant **STEVEN C. GITTINGER** and T.G., an individual whose identity is known but who is not charged in this Information, knowingly and willfully did combine, conspire, confederate and agree with each other and with others known and unknown, to commit an offense against the United States, to wit bank fraud in violation of Title 18, United States Code, Section 1344.

Objects of the Conspiracy

2. The objects of the conspiracy were that T.G. would obtain personal benefits from federally insured financial institutions that he otherwise might not obtain and that defendant **STEVEN C. GITTINGER** profited from increased business obtained from T.G.

Manner and Means

3. It was a part of the conspiracy that T.G. devised and attempted to devise a scheme and artifice to defraud various federally insured financial institutions which scheme and artifice

to defraud included the following:

a. It was part of the scheme and artifice that T.G. would obtain loans on his own behalf or on behalf of a business that T.G. owned and controlled referred to hereafter as T.G. Funding Corporation (T.G. Funding).

b. It was further part of the scheme and artifice to defraud that the defendant would supply false material information or make material omissions to federally insured lenders which misrepresentations T.G. knew would induce the financial institutions to take actions favorable to him. In some cases, completely fictitious sale transactions were created and used to support funding to T.G.

c. It was further part of the scheme and artifice to defraud that T.G. would sell various loans made by his T.G. Funding business to financial institutions, said loans and transactions being based on his own false representations and omissions.

d. It was further part of the scheme and artifice to defraud that in order to mislead financial institutions T.G. enlisted the assistance of others, including individuals at title companies, in order to make the real estate closing documents appear legitimate and induce lenders to the actions more favorable to T.G.

4. It was further part of the conspiracy that defendant **STEVEN C. GFTTINGER** assisted T.G. in the scheme and artifice to defraud in that he caused and allowed his title company business (Classic Title Agency, Inc.) to conduct real estate closings knowingly using false documentation to further the scheme and artifice to defraud.

5. It was further a part of the conspiracy that T.G. executed and attempted to execute the scheme to defraud by transmitting and causing to be transmitted to federally insured financial

institutions real estate closing documents containing false material misrepresentations and omissions including a closing package for the purchase by T.G. of a residential piece of real estate located at 5416 Edwardsville Road, Clarksville, Ohio.

**Overt Acts**

6. In furtherance of the conspiracy and in order to achieve its objects, defendant **STEVEN C. GITTINGER** or T.G. committed the following overt acts, among others, in the Southern District of Ohio:

- a. On or about June 20, 2003, T.G. induced an employee of T.G. Funding to act as a nominee or straw purchaser of a piece of real property located at 5416 Edwardsville Road, Clarksville, Ohio.
- b. On or about September 3, 2003, in Cincinnati, Ohio defendant **STEVEN C. GITTINGER** and T.G. created false documents for a real estate closing purporting to convey 5416 Edwardsville Road, Clarksville, Ohio from the employee of T.G. Funding to T.G.
- c. On or about June 19, 2005, T.G. refinanced the loan on 5416 Edwardsville Road, Clarksville, Ohio.

All in violation of 18 U.S.C. § 1349.

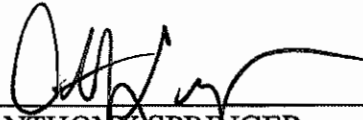
**COUNT TWO**  
**(18 U.S.C. § 1957, Money Laundering)**

7. On or about September 3, 2003, in the Southern District of Ohio, and elsewhere, defendant **STEVEN C. GITTINGER** did knowingly engage and attempt to engage, and did aid and abet the same, in a monetary transaction by and through Regions Bank, a financial institution affecting interstate commerce, in criminally derived property of a value greater than \$10,000.00, that is a wire transfer of funds in the amount of \$649,872.35 from Regions Bank to Washington

Mutual Bank, such property having been derived from a specified unlawful activity, that is bank fraud in violation of 18 U.S.C. § 1344.

In violation of 18 U.S.C. § 1957 and 18 U.S.C. § 2.

GREGORY G. LOCKHART  
UNITED STATES ATTORNEY

A handwritten signature in black ink, appearing to read 'Anthony Springer', is written over a horizontal line.

ANTHONY SPRINGER  
DEPUTY CRIMINAL CHIEF