

UNITED STATES DISTRICT COURT  
SOUTHERN DISTRICT OF OHIO  
WESTERN DIVISION

UNITED STATES OF AMERICA

: CRIMINAL NO.

v.

: INFORMATION

1:05 CR 00086

RONALD TRESTER

: 18 U.S.C. § 2  
: 18 U.S.C. § 371  
: 18 U.S.C. § 1344  
: 26 U.S.C. § 7201

: HONORABLE SUSAN J. DLOTT

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COUNT 1  
(18 U.S.C. § 371)

1. Between January 1, 2000, and July 29, 2003, in the Southern District of Ohio the defendant, **RONALD TRESTER**, knowingly, intentionally, and willfully, conspired with others to commit an offense against the United States, including, but not limited to, Bank Fraud, Filing a False Loan Application, Wire Fraud, and Mail 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 18 U.S.C. § 371.

COUNT 2  
(18 U.S.C. §§ 1344 and 2)

1. On or about February 28, 2001, in the Southern District of Ohio, the defendant, **RONALD TRESTER**, knowingly signed and submitted a false statement, that is a Form HUD-1 Settlement Statement from the Department of Housing and Urban Development, to Indy Mac Bank, whose deposits were insured by the Federal Deposit Insurance Corporation, for the

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purpose of obtaining moneys from Indy Mac Bank by means of false or fraudulent pretenses or representations in connection with a mortgage loan application.

2. On or about February 8, 2001, Ronald Trester purchased the property located at 4253 Fergus Street in Cincinnati, Ohio, for \$44,000. Then, on February 28, 2002, Mr. Trester sold the property to Bessie Baltimore for \$90,000. According to the HUD-1 Settlement Statement, Ms. Baltimore brought a down payment of \$6,017.17 to the closing. In reality, Ms. Baltimore did not provide the funds used to make the down payment on this property. Mr. Trester, as seller, signed the HUD-1 Statement knowing it was false. In addition, an appraisal completed by Adler Appraisals supporting the inflated sales prices of \$90,000 was submitted to the lender. Mr. Trester was aware that the appraisal was false and that the property was not worth \$90,000. The loan package was submitted to Indy Mac Bank whose deposits were then insured by the Federal Deposit Insurance Corporation. Mr. Trester's actions, as well as those of his co-conspirators, were committed in furtherance of a scheme to defraud Indy Mac Bank.

**All in violation of 18 U.S.C. §§ 1344 and 2.**

**COUNT 3**  
**(26 U.S.C. § 7201)**

From on or about January 1, 1998, to on or about April 15, 2002, in the Southern District of Ohio and elsewhere, the defendant, **RONALD TRESTER**, a resident of Mason, Ohio, did knowingly and willfully attempt to evade and defeat a large part of the income tax due and owing by him to the United States of America for each of the calendar years 1998, 1999, 2000 and 2001, by preparing and causing to be prepared, and by signing and causing to be signed, false and fraudulent U.S. Individual Income Tax Returns, Forms 1040, which were filed with the Director, Internal Revenue Service Center at Cincinnati, Ohio, wherein he stated that his taxable income

for calendar year 1998 was the sum of \$19,026, and that the amount of tax due and owing thereon was the sum of \$13,884, and that for the calendar year 1999 was the sum of \$29,547, and that the amount of tax due and owing thereon was the sum of \$16,697, and that for the calendar year 2000 was the sum of \$22,418, and that the amount of tax due and owing thereon was the sum of \$16,001, and that for calendar year 2001 his taxable income was the sum of \$7,335, and that the amount of tax due and owing thereon was the sum of \$6,578, whereas, he then and there well knew and believed that his taxable income for calendar year 1998 was the sum of \$310,972.97, upon which said taxable income there was owing to the United States of America an income tax of \$114,998.62, and upon calendar year 1999 his taxable income was the sum of \$178,299.95, upon which said taxable income there was owing to the United States of America an income tax of \$63,029.09, and upon calendar year 2000 his taxable income was the sum of \$158,653.64, upon which said taxable income there was owing to the United States of America an income tax of \$55,928.57, and upon calendar year 2001 his taxable income was the sum of \$120,225.49, upon which said taxable income there was owing to the United States of America an income tax of \$43,168.09.

**All in violation of 26 U.S.C. § 7201.**

**GREGORY G. LOCKHART  
UNITED STATES ATTORNEY**

  
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**RALPH W. KOHNEN  
Deputy Criminal Chief**