

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

FILED
JAMES BONIN
CLERK

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U.S. DISTRICT COURT
SOUTHERN DIST. OHIO
EAST. DIV. COLUMBUS

UNITED STATES OF AMERICA

v.

KARIN A. HAZEL,
also known as Karin A. Caruso,
also known as Karin A. Corbin

CASE NO.

18 U.S.C. §1014

18 U.S.C. §1957

26 U.S.C. §7206(1)

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JUDGE HARELEY

INDICTMENT

The Grand Jury charges:

COUNT 1

On or about the 11th day of October, 2008, in the Eastern Division of the Southern District of Ohio, Defendant KARIN A. HAZEL, also known as ("aka") Karin A. Caruso, aka Karin A. Corbin, a resident of Canal Winchester, Ohio, did willfully make and subscribe a Form 1040 U.S. Individual Income Tax Return for the year 2007 which was verified by a written declaration that it was made under the penalties of perjury and which was filed with the Director, Internal Revenue Service Center at Kansas City, Missouri, which the said KARIN A. HAZEL, did not believe to be true and correct as to every material matter in that line 7 of the said Form 1040 showed wages and salaries, supported by IRS Form 4852 as a substitute for Form W-2, in the amount of \$67,702, whereas, as KARIN A. HAZEL, then and there well knew and believed, she did not have wages and salaries supported by factual IRS Forms 4852 or W-2 in the amount of \$67,702 for 2007.

In violation of Title 26, United States Code, Section 7206(1).

COUNT 2

On or about the 27th day of April, 2010, in the Eastern Division of the Southern District of Ohio, Defendant KARIN A. HAZEL, aka Karin A. Caruso, aka Karin A. Corbin, a resident of Canal Winchester, Ohio, did willfully make and subscribe a Form 1040 U.S. Individual Income Tax Return for the year 2008 which was verified by a written declaration that it was made under the penalties of perjury and which was filed with the Director, Internal Revenue Service Center at Kansas City, Missouri, which the said KARIN A. HAZEL, did not believe to be true and correct as to every material matter in that line 7 of the said Form 1040 showed wages and salaries, supported by IRS Form W-2, in the amount of \$67,701, whereas, as KARIN A. HAZEL, then and there well knew and believed, she did not have wages and salaries supported by a factual IRS Form W-2 in the amount of \$67,701 for 2008.

In violation of Title 26, United States Code, Section 7206(1).

COUNTS 3 through 11

From on or about the 30th day of October, 2007, and continuing thereafter through on or about the 3rd day of March, 2009, in the Southern District of Ohio and elsewhere, Defendant KARIN A. HAZEL, aka Karin A. Caruso, aka Karin A. Corbin, unlawfully and knowingly made material false statements and provided materially false documentation to Bank of America, a financial institution the deposits of which were insured by the Federal Deposit Insurance Corporation, in connection with loan applications for the purpose of aiding and assisting the below-identified clients of the defendant for purchases of properties located at the below-listed addresses, in that the defendant, KARIN A. HAZEL, aka Karin A. Caruso, aka Karin A. Corbin,

provided false applications, and fictitious support therefor, for and on behalf of her clients, and in so doing the defendant, among other things, falsely alleged that the purchases were refinances in order to achieve reduced interest rates, set forth false and inflated clients' incomes, set forth false and inflated clients' assets, set forth false schedules regarding clients' rental real estate, whereas, as the said KARIN A. HAZEL, aka Karin A. Caruso, aka Karin A. Corbin, well knew and believed, each such real estate transaction actually was a no-down-payment real estate purchase for and on behalf of defendant's clients who otherwise did not appear to possess the income or other resources for those loan transactions to be approved as purchases and were false and fraudulent for the purpose of influencing the actions of the aforementioned Bank of America:

	<u>Purchasers</u>	<u>Address of Real Estate</u>	<u>Closing Date</u>
<u>COUNT 3</u>	Earl & Nora. Deas	778 Miller Ave., Columbus, Ohio	10/31/2007
<u>COUNT 4</u>	Earl & Nora Deas	858 South Champion Ave., Columbus, Ohio	11/29/2007
<u>COUNT 5</u>	Earl & Nora Deas	1141 Forest St., Columbus, Ohio	12/18/2007
<u>COUNT 6</u>	Manar Kittaneh	564 Wilson Ave., Columbus, Ohio	11/30/2007
<u>COUNT 7</u>	Brenda Zimmer	65 Wisconsin Ave., Columbus, Ohio	3/11/2008
<u>COUNT 8</u>	Brenda Zimmer	762 Seymour Ave., Columbus, Ohio	2/27/2008
<u>COUNT 9</u>	Brenda Zimmer	677 Kimball Place, Columbus, Ohio	5/5/2008
<u>COUNT 10</u>	Stacie Owens	95 North Guilford Ave., Columbus, Ohio	6/3/2008
<u>COUNT 11</u>	Stacie Owens	1005 Studer Ave., Columbus, Ohio	6/27/2008

Each in violation of Title 18, United States Code, Section 1014.

COUNT 12

From on or about the 8th day of December, 2008, and continuing until on or about the 19th of March, 2009, in the Southern District of Ohio, Defendant KARIN A. HAZEL, aka Karin A. Caruso, aka Karin A. Corbin, unlawfully and knowingly made material false statements and provided materially false documentation to Hartford Financial Services, Inc., and to Assurity Financial Services, LLC, and the Federal Housing Administration in connection with an application for a loan for the purpose of defendant's purchase of property located at 6960 Pearce Lane, Canal Winchester, Ohio, in that the defendant, KARIN A. HAZEL, aka Karin A. Caruso, aka Karin A. Corbin, provided a gift letter, a copy of a gift check, a Gift Letter Form, 2007 and 2008 IRS Forms W-2, copies of various other letters, copies of pay stubs, a Verification of Employment Form, a paycheck and deposit slip, three bank statements, a Uniform Residential Loan Application (Form 1003), and she also executed a Form HUD-1 Settlement Statement, all of which, in truth and fact as the said KARIN A. HAZEL, aka Karin A. Caruso, aka Karin A. Corbin, well knew, were false and fraudulent for the purpose of influencing the actions of the aforesaid Hartford Financial Services, Inc., Assurity Financial Services, LLC, and Federal Housing Administration to approve and insure a loan in the amount of \$232,905.00

In violation of Title 18, United States Code, Section 1014.

COUNTS 13 through 22

On or about the dates set forth below in the Southern District of Ohio, Defendant KARIN A. HAZEL, aka Karin A. Caruso, aka Karin A. Corbin, directly and indirectly knowingly did engage and attempt to engage in the following monetary transactions by, through or to a

financial institution, affecting interstate or foreign commerce, in criminally derived property of a value greater than \$10,000, that is, the transfer, receipt or deposit of monetary instruments, such property having been derived from specified unlawful activity, that is, the presentation of a fraudulent credit application in violation of Title 18, United States Code, Section 1014:

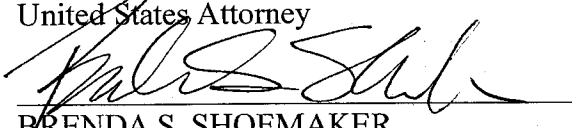
	<u>Date</u>	<u>Monetary Transaction</u>
<u>COUNT 13</u>	11/2/07	Wire transfer in the amount of \$15,780.37
<u>COUNT 14</u>	11/13/07	Wire transfer in the amount of \$38,000.00
<u>COUNT 15</u>	12/4/07	Wire transfer in the amount of \$55,000.00
<u>COUNT 16</u>	12/7/07	Wire transfer in the amount of \$37,000.00
<u>COUNT 17</u>	12/21/07	Wire transfer in the amount of \$27,000.00
<u>COUNT 18</u>	1/11/08	Wire transfer in the amount of \$18,800.28
<u>COUNT 19</u>	5/6/08	Wire transfer in the amount of \$22,997.07
<u>COUNT 20</u>	6/18/08	Wire transfer in the amount of \$14,835.80
<u>COUNT 21</u>	3/25/09	Purchase and delivery of cashier's check in the amount of \$11,320.00
<u>COUNT 22</u>	4/3/09	Account transfer and deposit in the amount of \$16,500.00

Each in violation of Title 18, United States Code, Section 1957.

A True Bill


FOREPERSON

CARTER M. STEWART
United States Attorney


BRENDA S. SHOEMAKER
Financial Crimes Chief