

IN THE UNITED STATES DISTRICT COURT
FOR THE EASTERN DISTRICT OF TEXAS
SHERMAN DIVISION

UNITED STATES OF AMERICA	§	
	§	
v.	§	NO. 4:13CR154
	§	Judge Crone
LACIE DEVINE	§	

FACTUAL STATEMENT

Defendant **Lacie Devine** (“**Devine**”) stipulates and agrees that the following facts are true and correct at all times material to the Indictment:

Introduction

1. **Devine** worked as an escrow officer at National Escrow & Title, LLC, a business located at 17440 North Dallas Parkway, Dallas, Texas, in Collin County, in the Eastern District of Texas. National Escrow & Title, LLC assisted sellers and buyers in closing property transactions by acting as a custodian of all funds involved. Title company employees, including escrow officers and escrow officer assistants, facilitated loan closings by, among other things, preparing a HUD-1 Settlement Statement (“HUD-1”), ordering loan fund disbursements, ordering home warranties, and generally coordinating with realtors, mortgage lenders, and loan officers regarding information necessary to close the loans. Title company employees would be paid a fee for their services for every home loan closing facilitated.

2. A HUD-1 was a document prepared by a title company employee, such as **Devine**, and executed by a buyer and seller of real estate at a loan closing that reflected all sums received from and disbursed to the borrower, seller, and the lending institution. The HUD-1 was a document that lending institutions relied on to determine whether the funds they had loaned had been properly disbursed.

3. The following facts were material to lending institutions when determining whether to make a real estate purchase mortgage loan and how much money to lend:

- a. that any and all fees or payments that would be made out of the loan proceeds be fully disclosed to the lending institution;
- b. whether the borrower had actually provided the down payment funds as indicated on the HUD-1s;
- c. whether the loan proceeds were being distributed to parties other than the seller that were not reflected on the HUD-1s; and
- d. whether the loan applicant was going to occupy the mortgaged home as his/her primary residence.

Criminal Conduct

4. From March 1, 2008, through February 28, 2010, in the Eastern District of Texas and elsewhere, **Devine**, Roslyn Long (“Long”), Michael Ross (“Ross”), Curtis Callier (“Callier”), Ronzell Mitchell (“Mitchell”), Christi Wyatt (“Wyatt”), and other individuals knowingly and willfully agreed to defraud lending institutions and to obtain money from the lending institutions by making materially false representations, and for

the purpose of executing the scheme to defraud caused materials to be sent by private and commercial interstate carriers.

Specific Acts

5. **Devine** took the following actions, among others, with respect to the property located at at 1308 Hubert Street in Dallas, Texas.

- a. On or about March 17, 2008, **Devine** caused a fraudulent HUD-1 to be prepared that falsely stated the borrower had provided the down payment for the purchase of the property and omitted the true nature of the loan fund disbursements.
- b. On or about March 17, 2008, **Devine** and others caused a fraudulent HUD-1 and other transaction documents to be sent by Federal Express, a commercial interstate carrier, from National Escrow & Title, LLC in the Eastern District of Texas, to AMCAP Mortgage at 2539 South Gessner Road, Suite 20, in Houston, Texas.
- c. On or about March 17, 2008, **Devine**, Long, Ross, Mitchell, and others caused AMCAP Mortgage to fund the mortgage loan to HV by transferring \$375,268.64 by wire to National Escrow & Title, LLC, in the Eastern District of Texas.

6. **Devine** engaged in similar intentionally fraudulent actions as an escrow officer with respect to the following additional properties:

329 E. Colorado, #102	Dallas	Texas
329 E. Colorado, #606	Dallas	Texas
1612 Soho Lane	Dallas	Texas
1604 Tribeca Way	Dallas	Texas
4125 Longleaf Drive	Garland	Texas

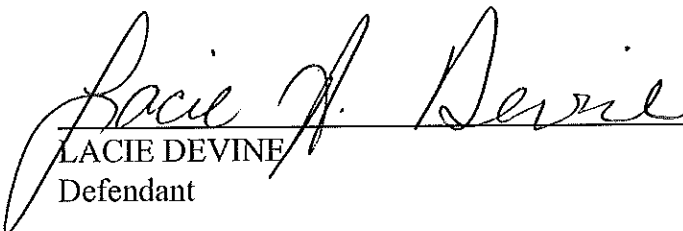
1602 Soho Lane	Dallas	Texas
329 E. Colorado, #806	Dallas	Texas
329 E. Colorado, #906	Dallas	Texas
329 E. Colorado, #605	Dallas	Texas
329 E. Colorado, #204	Dallas	Texas
329 E. Colorado, #1002	Dallas	Texas
329 E. Colorado, #104	Dallas	Texas
1616 Tribeca Way	Dallas	Texas
10308 Boedeker Drive	Dallas	Texas
1005 Colonial Court	Kennedale	Texas
6634 Free Range Drive	Dallas	Texas
1130 Harvest Hill	Lancaster	Texas
507 South Clinton	Dallas	Texas
12 Buccaneer Court	Fort Worth	Texas
1611 Tribeca Way	Dallas	Texas
1613 Tribeca Way	Dallas	Texas
4305 Fox Trail Lane	McKinney	Texas
1602 Jensen Court	Dallas	Texas
1602 Tribeca Way	Dallas	Texas
2208 Appollonia Lane	Dallas	Texas
2544 W. Kiest Blvd.	Dallas	Texas
4703 Virginia Woods Drive	McKinney	Texas

Conclusion

7. Based on her criminal conduct relating to these properties, Devine caused a loss to lending institutions of approximately \$3,718,702.28.

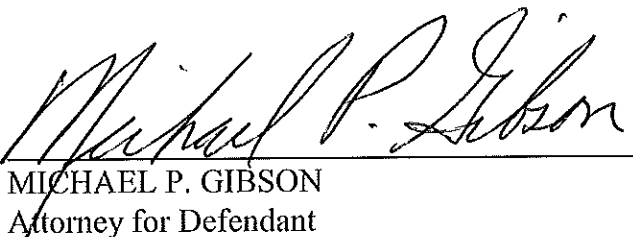
SIGNATURE AND ACKNOWLEDGMENT BY THE DEFENDANT

I have read this Factual Statement and have discussed it with my attorney. I fully understand the contents of this Factual Statement and agree without reservation that it accurately describes my acts.

Dated: January 10, 2014 
LACIE DEVINE
Defendant

SIGNATURE AND ACKNOWLEDGMENT BY ATTORNEY FOR THE DEFENDANT

I have read this Factual Statement and the Indictment and have reviewed them with my client. Based upon my discussions with my client, I am satisfied that my client fully understands the Factual Statement.

Dated: January 10, 2014 
MICHAEL P. GIBSON
Attorney for Defendant