

UNITED STATES DISTRICT COURT
FOR THE
DISTRICT OF VERMONT

U.S. DISTRICT COURT
DISTRICT OF VERMONT
FILED

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UNITED STATES OF AMERICA)
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 v.)
)
 ALISON GU, a/k/a "Alison Ling," "Ally Koo,")
 "Ai J. Chen," "Ai Jen Chen," "Ai Chen,")
 "Jing Shao," "Yijing Gu," "Yijing Lin,")
 "Alison Yi Gu,")

No. 2:16-cr-84-1

Defendant.

INDICTMENT

The Grand Jury charges that:

COUNT ONE

1. At all relevant times, Bank of Bennington, First National Bank of America, and Emigrant Mortgage Company were financial institutions whose deposits were insured by the Federal Deposit Insurance Corporation. As financial institutions, they offered customers mortgages and other loans, which customers could use to finance, re-finance, or improve real property.

2. Between in or about March 2015 and September 2015, defendant Alison Gu, a/k/a "Alison Ling," "Ally Koo," "Ai J. Chen," "Ai Jen Chen," "Ai Chen," "Jing Shao," "Yijing Gu," "Yijing Lin," "Alison Yi Gu," devised and executed a scheme to defraud Bank of Bennington, First National Bank of America, and Emigrant Mortgage Company to obtain funds through submission of mortgage loan applications and re-financing applications to Bank of Bennington, First National Bank of America, and Emigrant Mortgage Company containing false information.

3. It was part of the scheme that Alison Gu, a/k/a “Alison Ling,” “Ally Koo,” “Ai J. Chen,” “Ai Jen Chen,” “Ai Chen,” “Jing Shao,” “Yijing Gu,” “Yijing Lin,” “Alison Yi Gu,” established false identities using the Social Security Number of a deceased individual and applied for loans from Bank of Bennington, First National Bank of America, and Emigrant Mortgage Company.

4. It was further part of the scheme that Alison Gu, a/k/a “Alison Ling,” “Ally Koo,” “Ai J. Chen,” “Ai Jen Chen,” “Ai Chen,” “Jing Shao,” “Yijing Gu,” “Yijing Lin,” “Alison Yi Gu,” submitted to Bank of Bennington altered bank statements, forged employment identification forms, forged pay statements, and a forged IRS W-2 form.

5. It was further part of the scheme that Alison Gu, a/k/a “Alison Ling,” “Ally Koo,” “Ai J. Chen,” “Ai Jen Chen,” “Ai Chen,” “Jing Shao,” “Yijing Gu,” “Yijing Lin,” “Alison Yi Gu,” obtained a mortgage loan of approximately \$417,000 from the Bank of Bennington.

6. It was further part of the scheme that Alison Gu, a/k/a “Alison Ling,” “Ally Koo,” “Ai J. Chen,” “Ai Jen Chen,” “Ai Chen,” “Jing Shao,” “Yijing Gu,” “Yijing Lin,” “Alison Yi Gu,” submitted to First National Bank of America altered bank statements, forged employment identification forms, forged pay statements, and a forged IRS W-2 form.

7. It was further part of the scheme that Alison Gu, a/k/a “Alison Ling,” “Ally Koo,” “Ai J. Chen,” “Ai Jen Chen,” “Ai Chen,” “Jing Shao,” “Yijing Gu,” “Yijing Lin,” “Alison Yi Gu,” obtained a mortgage loan of approximately \$230,250 from First National Bank of America.

8. It was further part of the scheme that Alison Gu, a/k/a “Alison Ling,” “Ally Koo,” “Ai J. Chen,” “Ai Jen Chen,” “Ai Chen,” “Jing Shao,” “Yijing Gu,” “Yijing Lin,” “Alison Yi Gu,” submitted to Emigrant Mortgage Company false information with respect to the actual identities of the loan applicants, a forged signature of a United States consular official in Beijing,

China purporting to vest power of attorney in the name of one of the loan applicants, false visa identification information, and a false certification of a non-existent accountant in China purporting to verify “Ai Jen Chen’s” income.

9. It was further part of the scheme that Alison Gu, a/k/a “Alison Ling,” “Ally Koo,” “Ai J. Chen,” “Ai Jen Chen,” “Ai Chen,” “Jing Shao,” “Yijing Gu,” “Yijing Lin,” “Alison Yi Gu,” obtained a loan of approximately \$412,500 from Emigrant Mortgage Company.

(18 U.S.C. § 1344(1) & (2))

COUNT TWO

On or about March 27, 2015, in the District of Vermont, the defendant, Alison Gu, a/k/a “Alison Ling,” “Ally Koo,” “Ai J. Chen,” “Ai Jen Chen,” “Ai Chen,” “Jing Shao,” “Yijing Gu,” “Yijing Lin,” “Alison Yi Gu,” willfully and knowingly made a false statement in an application for a passport with intent to induce and secure for her own use the issuance of a passport under the authority of the United States, contrary to the laws regulating the issuance of such passports and the rules prescribed pursuant to such laws.

(18 U.S.C. § 1542)

COUNT THREE

On or about March 27, 2015, in the District of Vermont, the defendant, Alison Gu, a/k/a “Alison Ling,” “Ally Koo,” “Ai J. Chen,” “Ai Jen Chen,” “Ai Chen,” “Jing Shao,” “Yijing Gu,” “Yijing Lin,” “Alison Yi Gu,” knowingly possessed or used, without lawful authority, a means of identification of another person during and in relation to making a false statement in an application for a passport, as alleged in Count 2, knowing that the means of identification belonged to another actual person.

(18 U.S.C. § 1028A(a)(1))

FORFEITURE NOTICE

1. The allegations contained in Count One of this Indictment are hereby realleged and incorporated by reference for the purpose of alleging forfeitures pursuant to 18 U.S.C. § 982(a)(2).

2. Pursuant to 18 U.S.C. § 982(a)(2), upon conviction of a violation of 18 U.S.C. § 1344 affecting a financial institution, the defendant Alison Gu, a/k/a “Ally Koo,” “Ai J. Chen,” “Ai Jen Chen,” “Ai Chen,” “Jing Shao,” shall forfeit to the United States of America any property real or personal that constitutes, or is derived from or is traceable to proceeds obtained directly or indirectly from the commission of the offense of which the defendant is convicted, or that is used to facilitate, or is intended to be used to facilitate, the commission of the offense of which the defendant is convicted. The property to be forfeited includes, but is not limited to, the following: 389 Read Farm Road, Dorset, Vermont 05253; 385 Cedar Avenue, Cocoa Beach, Florida 32931; 6 Old Snow Valley Road, Winhall, Vermont 05340; and United States funds in the amount of the gross proceeds obtained as a result of the violation.

3. If any forfeitable property described above, as a result of any act or omission of the defendant:

- (1) cannot be located upon the exercise of due diligence;
- (2) has been transferred or sold to, or deposited with, a third party;
- (3) has been placed beyond the jurisdiction of the court;
- (4) has been substantially diminished in value; or
- (5) has been commingled with other property which cannot be subdivided without difficulty, the United States shall be entitled to the forfeiture of substitute property pursuant to 21 U.S.C. § 853(p), as incorporated by 18 U.S.C. § 982(b)(1) and 28 U.S.C. § 2461(c).

A TRUE BILL



FOREPERSON

Eric S. Miller for

ERIC S. MILLER (KJM)

United States Attorney

Burlington, Vermont

June 16, 2016