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Description of document: List of Federal Deposit Insurance Corporation (FDIC)

Office of Inspector General (OIG) investigations closed

during CY 2012

Request date: 09-February-2013

Released date: 04-April-2013

Posted date: 21-July-2014

Source of document: FDIC

Legal Division FOIA/PA Group 550 17th Street, NW Washington, D.C. 20429 Fax: 703-562-2797

Online Electronic FOIA Request

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April 4, 2013

RE: FDIC FOIA Log Number 13-0282

This will respond to your letter of February 9, 2013, sent to Jon T. Rymer, Inspector General, FDIC, in which you requested, pursuant to the Freedom of Information Act, 5 U.S.C. § 552, "a printout/list/digital file of the OIG investigations closed during calendar year 2012."

Please be advised that the records responsive to your request consist of 200 pages, 121 of which are being released to you in part and the remaining 79 pages are being released in full. We have redacted names and/or personal identifiers of the subjects or targets of, or of other third parties associated with, the investigations and the affected financial institutions when applicable, unless the OIG has made such information public on the its website. In making these redactions, FOIA Exemptions 4, 7(C) and 8 have been asserted, depending on the persons or entities involved. We have redacted the names of OIG lead and assigned agents under Exemption 7(C), but have released the names of the special agents in charge. In some instances reference is made to Suspicious Activity Reports and/or the contents thereof; such references and content are withheld under Exemptions 4, 7(C), 7(D), and 8. The contents of the Status Updates column have been withheld primarily under FOIA Exemption 5.

Please note that the first five pages of the responsive records contain the column headings for columns on the worksheets; the remaining pages do not contain header information. Thus, the first column of pages 1 and 6 (and every 5th page thereafter) contain the File Number column, but only page 1 contains the header "File Number".

Exemption 4 of the FOIA protects "trade secrets and commercial or financial information [that is] obtained from a person and privileged or confidential." 5 U.S.C § 552 (b)(4). Exemption 5 permits the withholding of inter-agency or intra-agency memoranda or letters which would not be available by law to a party other than an agency in litigation with the agency. This includes information contained in internal communications which relate to pre-decisional staff opinions, recommendations, and discussions of policy alternatives (deliberative process privileged information), documents and other memoranda prepared by an attorney in contemplation of litigation (attorney work-product privileged information), and confidential communications between an attorney and the agency (attorney-client privileged information) and confidential communications relating to settlement negotiations (settlement privileged information). 5 U.S.C § 552 (b)(5). Exemption 7(C) protects personal information in law enforcement records. 5 U.S.C § 552 (b)(7)(C). Exemption 7(D) provides protection for "records or information compiled for law enforcement purposes [which] could reasonably be expected to disclose the identity of a confidential source, including a state, local, or foreign agency or authority or any private

institution which furnished information on a confidential basis, and, in the case of a record or information compiled by a criminal law enforcement authority in the course of a criminal investigation or by an agency conducting a lawful national security intelligence investigation, information furnished by a confidential source." 5 U.S.C § 552 (b)(7)(D). Exemption 8 permits the withholding of information contained in, or related to, the examination, operating, or condition reports prepared by, on behalf of, or for the use of the FDIC in its regulation or supervision of financial institutions. 5 U.S.C. § 552 (b)(8).

Since your request has been partially denied, you may appeal the denial to the FDIC's General Counsel within 30 business days following receipt of this letter. If you decide to appeal, please submit your appeal in writing to the Legal Division, FOIA/Privacy Act Group, at the above address. Please refer to the FDIC log number and include any additional information that you would like the General Counsel to consider.

Your request was categorized as a non-commercial use request. As a non-commercial requester, you were charged the direct costs of search and reproduction, except that the first 2 hours of search and the first 100 pages of duplication are free of charge. There were no costs that exceeded the 2 hours of search time but you are responsible the duplication of over 100 pages. An Invoice is enclosed for the costs of processing your request.

This completes the processing of your request. Thank you your interest in the FDIC. Please contact me if you have questions or need additional information.

Sincerely,

/Signed/

Jim Braun Senior FOIA Specialist FOIA/Privacy Act Group

Enclosure (as stated 200 pages)

		***************************************	***************************************	
File Number	File Title	File Status	Status Date	Date Info Received

		***************************************	***************************************	
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		***************************************	***************************************	
		***************************************	-	
(b)(7)(C)		***************************************	***************************************	

A207-016	, Former CEO, Home Town Bank of Villa Rica, Villa Rica, GA; Bank Fraud	Invest. Closed	12/17/2012	6/8/2007
		***************************************	***************************************	
(b)(4),(b)(7)(C),(b)(8)	***************************************	***************************************	
(1.)(3)(0)		700000000000000000000000000000000000000	***************************************	
(b)(7)(C)		***************************************		
(b)(7)(C)			***************************************	

(b)(7)(C) (b)(7)(C)		***************************************	180000000000000000000000000000000000000	
A208-007	, Former Employees, Woodbridge, VA; Mortgage Fraud	Invest. Closed	6/21/2012	4/11/2008

1	Date Opened	FBI Notified	Location City	Location State	Mortgage Fraud (Y/N)	Money Laundering (Y/N)	Office	Manager	Lead Agent
	6/18/2007	6/18/2007	Villa Rica	GA	No	Yes	Atlanta	Moran, Jason T.	
								E A Banda	
	6/9/2008	4/14/2008	Woodbridge	VA	Yes	No	Atlanta	Evans, A. Derek	

Offense Class	FDIC Division	Victim	Program Activity
Bank Fraud	Division of Risk Management Supervision	Open Bank/Thrift	Bank/Thrift Operations
A doubt to After a Managed	At A	change of the second of the second	Bank/Thrift Operations
	Bank Fraud	Bank Fraud Division of Risk Management Supervision	Bank Fraud Division of Risk Management Supervision Open Bank/Thrift

Principal Subject Type	Potential Violation(s))	Fraud Amount	Investigation Result	Predication Synopsis	Status Updates	Hours Charged
(b)(7)(C) (b)(7)(C)				This investigation was initiated based on information provided by the FDIC Division of Risk Management Supervision (RMS)		(b)(5) - (b)(7)(C)
				alleging that, former Chief Executive Officer, Home Town Bank of Villa Rica (Home Town Bank) (FDIC Cert. 34391), Villa Rica, GA, conspired to defraud Home Town Bank by providing misleading and false information		(b)(7)(C) (b)(7)(C) (b)(7)(C)
Bank/Thrift Employee/Official		\$35,000,000.00	Action taken based on investigative find	on loan applications. In addition, - [COULD CONTAIN MORE INFORMATION]	_	751
(b)(4),(b)(7)(C), (b)(7)(D),(b)(8)	· ····································	····	······································	This investigation was initiated based on a		(b)(5)
(b)(4),(b)(7)(C), (b)(8)		····				(b)(7)(C)
(b)(7)(C)			Action taken based	[COULD CONTAIN MORE		(b)(7)(C)
Bank/Thrift Employee/Official		···· ··· · ··· · ····	on investigative find	INFORMATION]		1,929.00

Report Type	Related File Description/Date
Closing Memo-External - 10/11/12	
Closing Memo-External - 6/21/12	

(b)(4),(b)(8)			
	Bonnie Jean Bain, Former Teller Supervisor Charleston, WV; Embezzlement	Invest. Closed	2/29/2012	5/6/2008
		1		
A208-018	Miami Mortgage Fraud Task Force, Miami, FL; Mortgage Fraud	Invest. Closed	10/17/2012	9/29/2008

5/9/2008 5/13/2008 Atlanta GA No No Atlanta Chappell, James H. (b)(7										
	5/9/2008	5/13/2008	Atlaņta	GΑ	No	Νφ	Atlanta	Chappell, James H.	 ······	(b)(7)(C)
9/30/2008 9/30/2008 Miami FL. Yes No Atlanta Moran, Jason T. (b)(7										(b)(7)(C)

Division of Risk Management Supervision	Embezzlement	Division of Risk Management Supervision	Open Bank/Thrift	Bank/Thrift Operations
				Dank/Thuish Ongustions
Department of Justice	Fraud Offenses, general	Division of Supervision & Consumer Protection	Closed Bank/Thrift	Bank/Thrift Operations

(b)(4),(b)(8)	Action taken based \$200,000.00 on investigative find	The Office of Inspector General (OIG), Office of Investigations (OI), has concluded its investigation into the embezzlement and false entry activities of Bonnie Jean Bain (Bain), a former bank teller for Charleston, WV. This memorandum is for information only; no action is required by your office. Background: This investigation was initiated based on information provided by the FDIC Div - [COULD CONTAIN MORE INFORMATION]	(b)(5) 796
Other	Action taken based \$25,000,000.00 on investigative find	This investigation was initiated in conjunction with the joint Federal-State Miami Mortgage Fraud Task Force into allegations of mortgage fraud and misrepresentations by mortgage lenders, brokers, real estate agents, bankers, closing attorneys, and borrowers located in the Miami, FL, area. The investigation to date has confirmed widespread mortgage fraud in Southern Florida. The Miami Mortga - [COULD CONTAIN MORE INFORMATION]	(b)(7)(C) (b)(7)(C) (b)(7)(C) (b)(7)(C) 4,057.50

Page	Q	
	Closing Memo-External - 2/29/12	
	Closing Memo-Internal - 10/17/12	

A208-021	Haven Trust Bank, Duluth, GA; Failed Bank	Invest. Closed	10/17/2012	12/1/2008
		-		
(b)(7)(C)				
(b)(7)(C)				
1200 002		formation of the said	40/14/2012	1 /21 /2000
	& Home builders, Naples, FL; Mortgage Fraud	Invest. Closed	10/11/2012	1/21/200

12/15/2008	12/12/2008	Duluth	GA	No	No	Atlanta	Chappell, James H.	 	(b)(7)(C)
			4						

									/LV/7\20\
1/21/2009	1/26/2009	Naples	FL	Yes	No	Atlanta	Moran, Jason T.		(b)(7)(C)

DRR Failing Bank Report	Fraud Offenses, general	Division of Resolutions & Receiverships	Closed Bank/Thrift	Bank/Thrift Operations
Ol Initiated	Bank Fraud	Division of Supervision & Consumer Protection	Closed Bank/Thrift	Bank/Thrift Operations

(b)(4),(b)(8)					 (b)(5)
				This investigation was initiated based on information contained in the Haven Haven	
(b)(4),(b)(8)				Trust) (FDIC Cert. 35379), Duluth, GA, was a state non-member institution regulated by the FDIC. The bank was closed by the Georgia Department of Banking on	(b)(5)
				December 12, 2008. Investigation concentrated on two (2)	
				commercial loans that are connected to the	checkers.
		1	Investigation closed	bank and form - (COULD CONTAIN MORE	4 2 4 6 5 5 5
Other		\$0.00	prior to completion	INFORMATION]	 1,311.50 (b)(5)
(b)(4),(b)(7)(C), (b)(8)		·····		This investigation was initiated based on allegations that	(b)(7)(C) (b)(7)(C) (b)(7)(C)
(b)(4),(b)(8) (b)(7)(C)	· ··· ··· ··· ··· ··· ··· ···			regulated institution.	(b)(7)(C) (b)(7)(C) (b)(7)(C)
(1) - 1 (2)				Beginning in January 2006 and continuing until October 2008	
(b)(7)(G)			Action taken based	and COULD CONTAIN MORE	
Bank/Thrift Customer		\$3,400,000.00		INFORMATION]	882

Page	S	
	Closing Memo - External - 10/17/12	
	Closing Memo- External - 10/10/12	



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A209-005	Omni National Bank, Atlanta, GA; Failed Bank	Invest. Closed	9/6/2012	3/3/2009

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A209-009	Colonial Bank, Montgomery, AL, and Platinum Bank, Rolling Meadows, IL; Failed Banks	Invest, Closed	9/6/2012	4/15/2009

3/18/2009	3/27/2009	Atlanta	GA	Yes	Yes	Atlanta	Moran, Jason T.		(b)(7)(C)
5/13/2009	4/15/2009	Montgomery	AL	Yes	No	Atlanta	Moran, Jason T.	 .,	(b)(7)(C)

Division of Resolutions & Receiverships

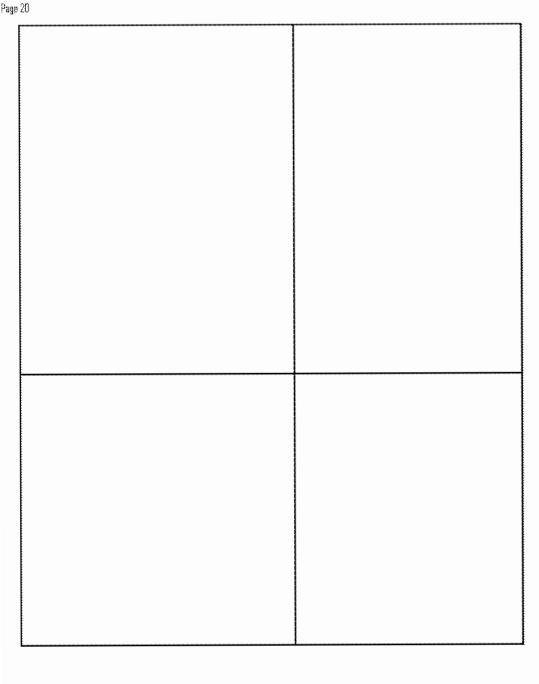
Fraud Offenses, general

Another Agency

Bank/Thrift Operations

Closed Bank/Thrift

	(b)(7)(C)			This investigation was initiated based on allegations that former Omni National Bank (Omni)	(b)(7)(C) (b)(7)(C) (b)(5)
	(b)(7)(C)			caused materially false entries and omissions to be made in the books and records of Omni. These entries and omissions falsely inflated Omni's assets, which in turn misled Omni's outside auditors, the OCC, the - [COULD	(b)(5)
1	Bank/Thrift Employee/Official	\$75,000,000.00	on investigative find	CONTAIN MORE INFORMATION]	1,208.00
					(b)(5) (b)(7)(C)
(b)	(5)		Action taken based	This investigation was initiated based on regarding the circumstances surrounding Colonial Bank's attempt to raise over \$300 million in capital. Colonial Bank (FDIC Cert. 9609), Montgomery, AL, is regulated by the FDIC. Taylor Bean & Whitaker (TBW), a mortgage lender in Ocala, Florida, attempted to put together a group of investors to raise the capital. If Colonial/TBW - [COULD	(b)(7)(C)
1	Bank/Thrift Employee/Official		1	CONTAIN MORE INFORMATION]	4,074.00



A209-031

Orion Bank, Naples, FL; Failed Bank

10/10/2012

Invest. Closed

11/3/2009

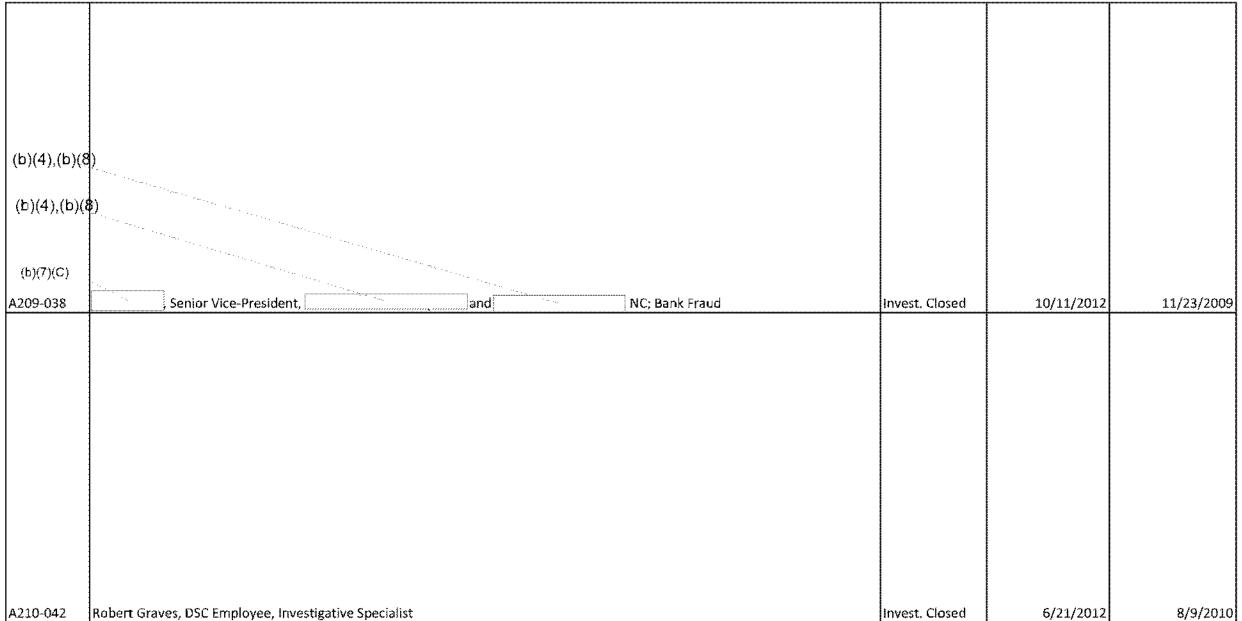
									(b)(7)(0)
7/5/2009	7/3/2009	Vienna	VA	Yes	No	Atlanta	Evans, A. Derek		 (b)(7)(C)
11/13/2009	11/4/2009	Naples	FL.	No	Yes	Atlanta	Moran, Jason T.	1	 (b)(7)(C)

Federal Bureau Investigation	Bank Fraud	Division of Resolutions & Receiverships	Closed Bank/Thrift	Bank/Thrift Operations
DRR Failing Bank Report	Bank Fraud	Division of Resolutions & Receiverships	Closed Bank/Thrift	Bank/Thrift Operations

Page 24 Page 24

Other	\$0.00	Action taken based on investigative find	This investigation was initiated based on a request for assistance from the Federal Bureau of Investigation (FBI), Northern Virginia Resident Agency, Manassas, VA. The FBI was contacted recently by a former employee of The Shmuckler Group, LLC (TSG), Vienna, VA, who alleged that TSG and its owner, Howard Shmuckler (Shmuckler), defrauded homeowners who were facing foreclosure by fraudulently offer - [COULD CONTAIN MORE INFORMATION]	(b)(5) 1,117.00
(b)(4).(b)(7)(C).(b)(7) (D).(b)(8) (b)(4).(b)(7)(C).(b)(7) (D).(b)(8) Bank/Thrift Employee/Official	\$109,000,000.00	Action taken based	This investigation was initiated based on allegations of potential fraudulent activities at Orion Bank (FDIC Cert. 22427), Naples, FL. On November 13, 2009, Orion Bank was closed by the Florida Office of Financial Regulations and FDIC was appointed receiver. A review of [COULD CONTAIN MORE INFORMATION]	(b)(7)(C) (b)(7)(C) (b)(7)(C) (b)(7)(C) 3,895.75

Closing Memo-External - 9/27/12	
Closing Memo -External - 9/24/12	



11/30/2009 1/5/2010 Mooresville NC No No Atlanta Moran, Jason T.	
	(b)(7)(C).
10/4/2010 8/9/2010 Pensacola FL No No Atlanta Evans, A. Derek	(b)(7)(C)

	Abuse of Position	Division of Supervision & Consumer Protection	Open Bank/Thrift	Bank/Thrift Operations
				· •
Federal Bureau Investigation	False Employment Application	Division of Supervision & Consumer Protection	Other FDIC Operations	Employee Activities

(b)(4),(b)(7)(C),(b)(7) (D),(b)(8)		· v·· , ,		This investigation was initiated based on the review of a		(b)(5) (b)(7)(C) (b)(7)(C)
(b)(4),(b)(7)(C),(b)(7) (D),(b)(8)	·····		·· ·			·····(b)(7)(C)
(b)(4),(b)(7)(C),(b)(7) (D),(b)(8)	· · · · · · · · · · · · · · · · · · ·			- ··- ··· ·- ·- ··· ··· ·- ·-		(b)(7)(<u>C</u>)
	- " v		Action taken based	COULD CONTAIN MORE		(b)(7)(C) (b)(7)(C)
Bank/Thrift Employee/Official		\$950,000.00	on investigative find	INFORMATION]		239
(b)(7)(C)				This investigation was initiated based on information received from the Federal		(b)(5) (b)(7)(C)
				Bureau of Investigation regarding John Robert Graves, fromer RMS Investigative Specialist.		
(b)(7)(A),(b)(7)(C)			······			_ (b)(7)(C)
			Action taken based	FBI has been receivin - [COULD CONTAIN		- (b)(7)(C)
FDIC Current/Former Employee		\$n on	I .	MORE INFORMATION]		296.5
Lose correstoration employee		30.00	ALL HIACORPORTACE BUILD	Italian that municial	J	

Closing Memo-External - 9/24/12	
Closing Memo-External - 6/21/12	
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A210-086	CommunitySouth Bank and Trust, Easley, SC; Bank Fraud	Invest. Closed	10/2/2012	9/24/2010
(b)(4),(b)((b)(7)(C)				
(b)(7)(C) C204-013	Former CEO of Bank Fraud and Self Dealing	Invest, Closed	3/30/2012	5/26/2004

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(b)(7)(C)									
	5	Chappell, James H.	Atlanta	No	No	SC	Easley	11/3/2011	11/3/2011
	1								
(b)(7)(C)		Cons A Days	Chianna	N =			,		
	<u>I</u>	Evans, A. Derek	Chicago	No	No	KY		10/8/2004	(b) 9/21/2004 16:19

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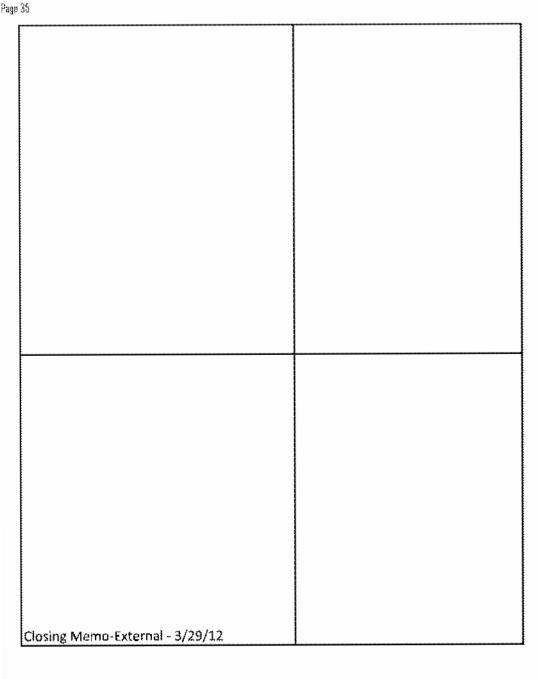
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Division of Risk Management Supervision	Bank Fraud	Division of Risk Management Supervision	Closed Bank/Thrift	Bank/Thrift Operations
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Legal Division	Bank Fraud	Division of Comp & Consumer Affair	Open Bank/Thrift	Bank/Thrift Operations

Page 34 Page 34

			This investigation was initiated based on information received from the FDIC Division of Risk Management Supervision (RMS).	(b)(7)(C) (b)(7)(C) (b)(7)(C)
(b)(7)(C) Bank/Thrift Customer	\$0.0	Investigation closed prior to completion	mortgage loan officer at Community SouthBank and Trust (CSBT) (FDIC Cert. 57868), Easley, SC. Between September 2006 and June 2008, participated in a number of activities that resulted in a significant financial loss for th - [COULD CONTAIN MORE INFORMATION]	(b)(7)(C) 215.5
(b)(7)(¢)	** ** ** **			 (b)(5) (b)(5) (b)(7)(C)
(b)(7)(C)			This investigation was initiated based on information received from the FDIC Division of Risk Management Supervision (RMS) and the Atlanta Legal Division that	 (b)(7)(C)
(b)(4),(b)(8)			was suspected of making nominee loans to cover vast overdrafts by	(b)(7)(C)
(b)(4),(b)(8)	1	Action taken based on investigative find	two automobile dealers and their related companies. [COULD CONTAIN MORE INFORMATION]	2,143.00





*										
	3/16/2006	3/16/2006	Springfield		No	No	Chicago	Lucas, John E.	,	(b)(7)(C).
	<i>47 mag mada</i>				* * **					

	12/8/2009	12/8/2009	Oregon	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	No	No	Chicago	Lucas, John E.		(b)(7)(C)

	Bank Fraud	Division of Supervision & Consumer Protection	Open Bank/Thrift	Bank/Thrift Operations
	OOT THE STATE OF T	CANADA DI SUPER MANDITUR AND CONTROL AND C	Open Dainy Hill	Doing Franc Operations
Division of Risk Management Supervision	Bank Fraud	Division of Resolutions & Receiverships	Closed Bank/Thrift	Bank/Thrift Operations

(b)	(4),(b)(7)(C),(b)(7)),(b)(8) (b)(4),(b)(7)(C),(b)(7) (D),(b)(8)			This investigation was initiated based on a		(b)(5) (b)(7)(C) (b)(7)(C) (b)(7)(C) (b)(7)(C)
	Paul (Thurst Townson) Cofficial		No action taken			
	Bank/Thrift Employee/Official	\$447,554.00	based on inv finding	[COULD CONTAIN MORE INFORMATION]	3 3 3	341.75
						(b)(5) (b)(5)
	(b)(7)(C)			This investigation was initiated based on information initially received from the FDIC Division of Risk Management Supervision (RMS) regarding Rock River Bank (FDIC Cert. 15302), Oregon, IL. Rock River Bank failed on July 2, 2009.		
	(b)(7)(C)			of		(b)(7)(C) (b)(7)(C)
	(b)(7)(C)	 	No action taken	had multiple loans, both secured and unsecured, at Rock River Bank,		
	Bank/Thrift Employee/Official		B	F - [COULD CONTAIN MORE INFORMATION]		832.5

e 40 	
Invest./Pros. Complete - 3/21/12	
Closing Memo-External - 3/21/12	
Closing Memo-External - 11/29/12	
Invest./Pros. Complete - 11/29/12	Related Case/Project - 6/17/09





No

Chicago

Lucas, John E.

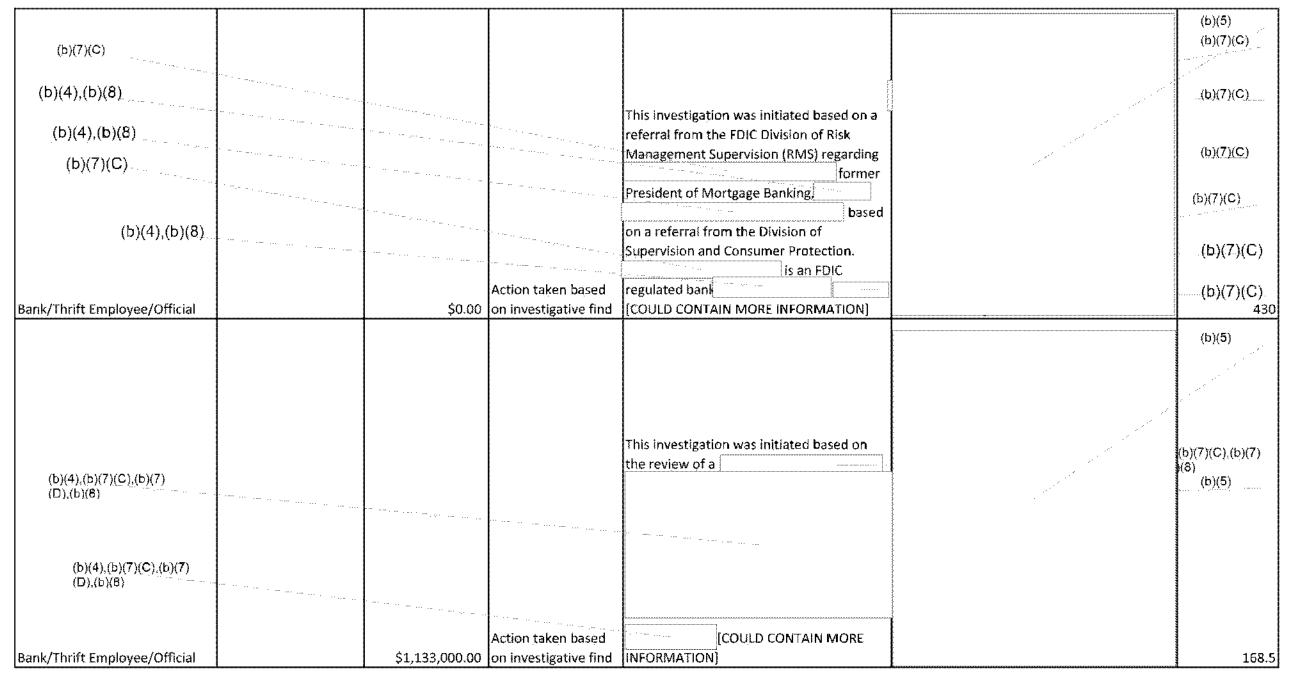
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(b)(7)(C) 6/21/2010 6/22/2010

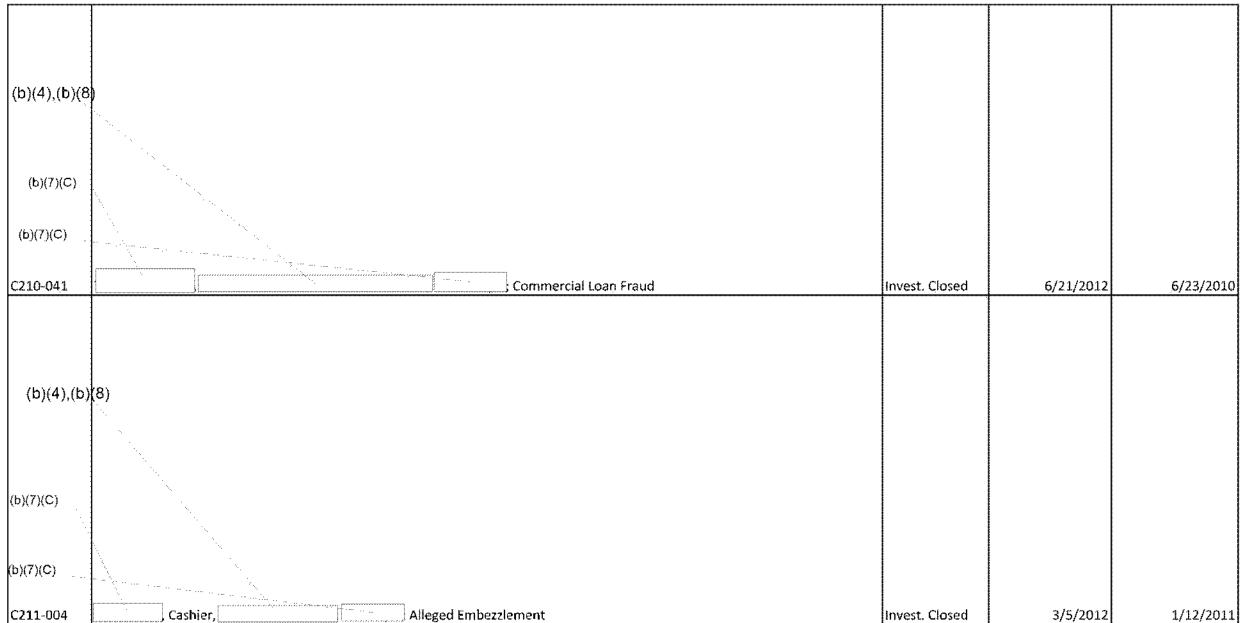
(b)(7)(C)

Ananymous	Obstruction of Justice	Division of Supervision & Consumer Pratection	Other FDIC Operations	Bank/Thrift Operations
	Bank Fraud	Office of Inspector General	Open Bank/Thrift	Bank/Thrift Operations



Related Case Project - 11/19/09





No

No

Chicago

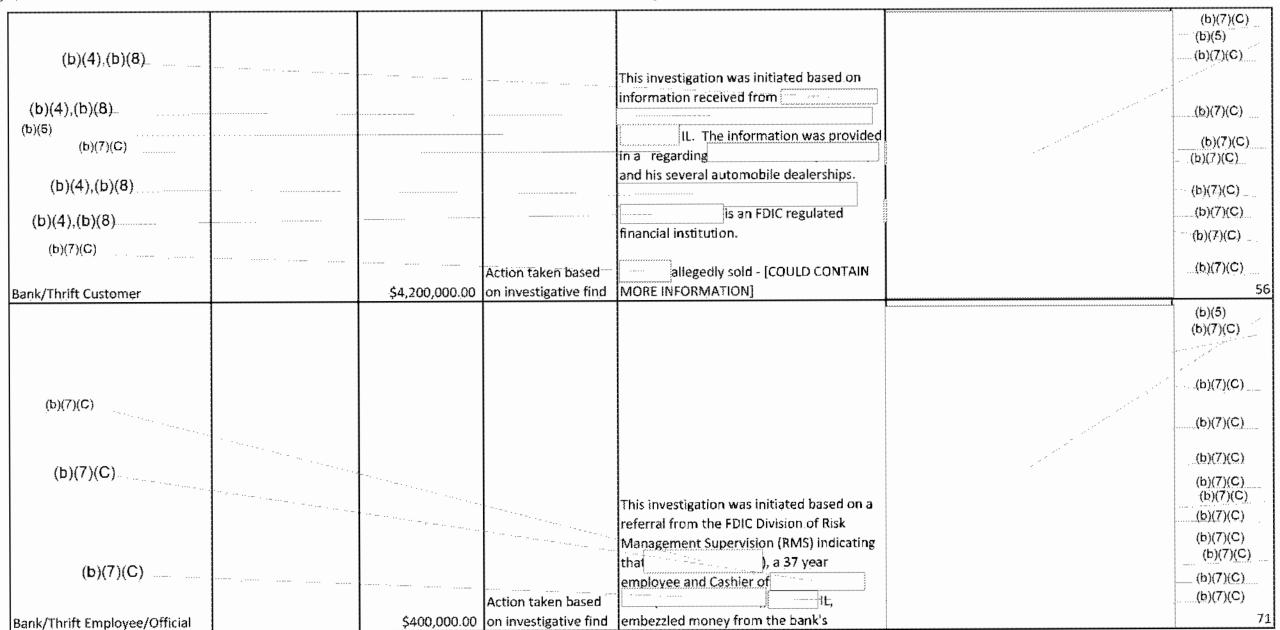
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3/8/2011

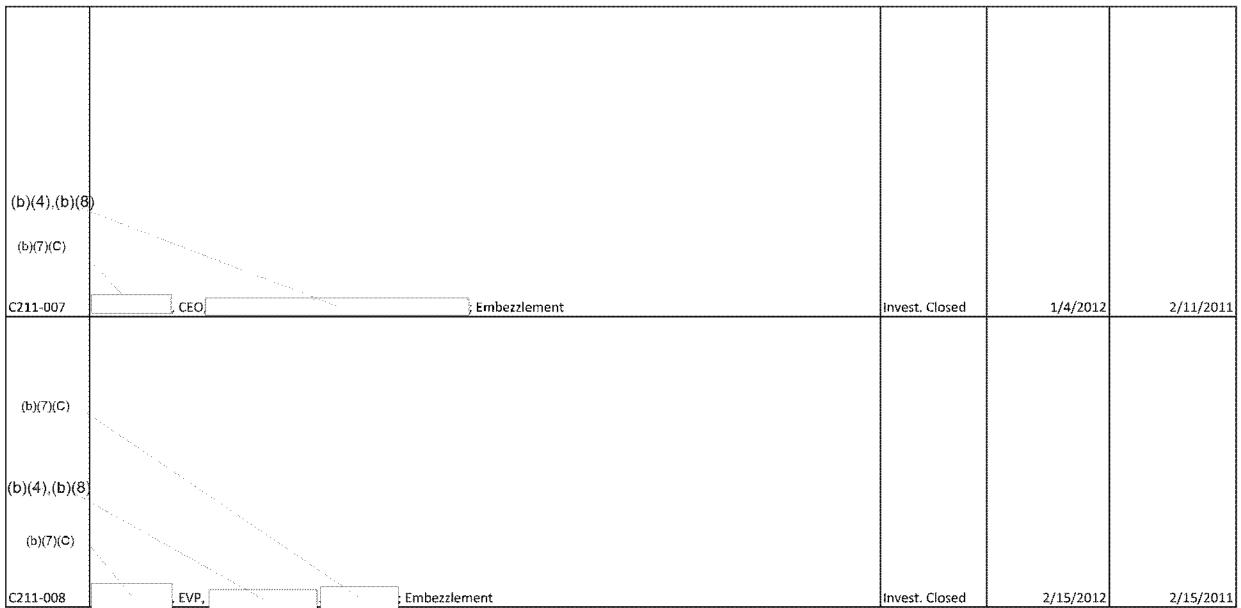
3/8/2011

	Bank Fraud	Division of Risk Management Supervision	Open Bank/Thrift	Bank/Thrift Operations
Division of Risk Management Supervision	Embezzlement	Division of Risk Management Supervision	Open Bank/Thrift	Bank/Thrift Operations



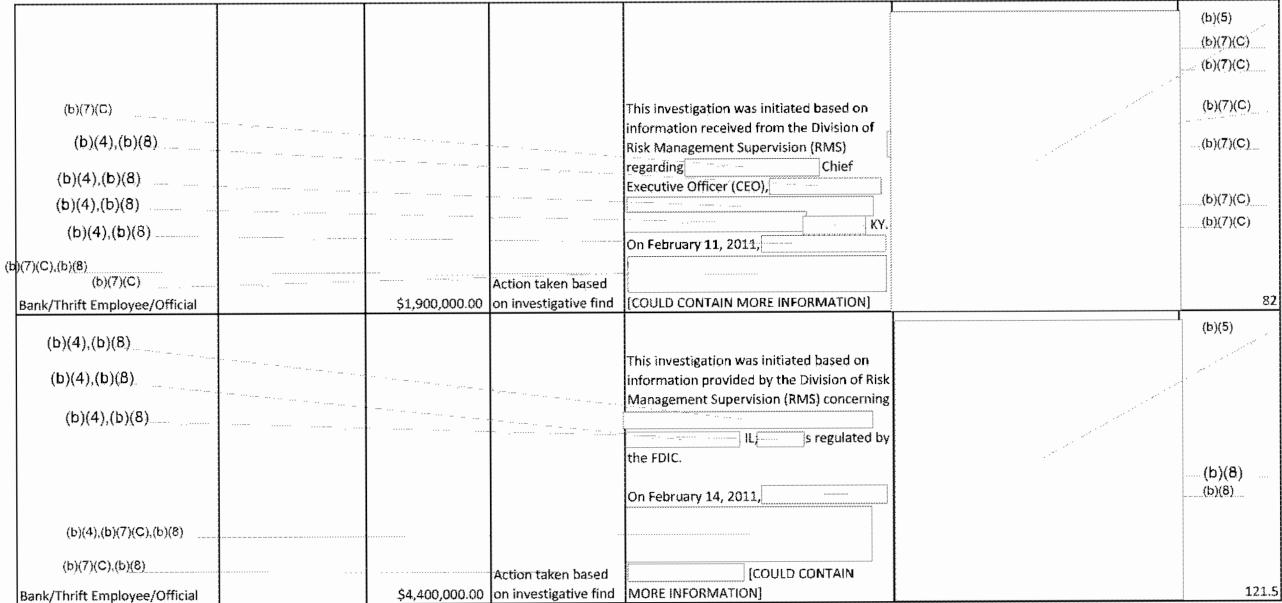
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Closing Memo-External - 6/21/12	
Invest./Pros. Complete - 6/21/12	
Invest./Pros. Complete - 3/5/12	
Closing Memo-External 3/5/12	

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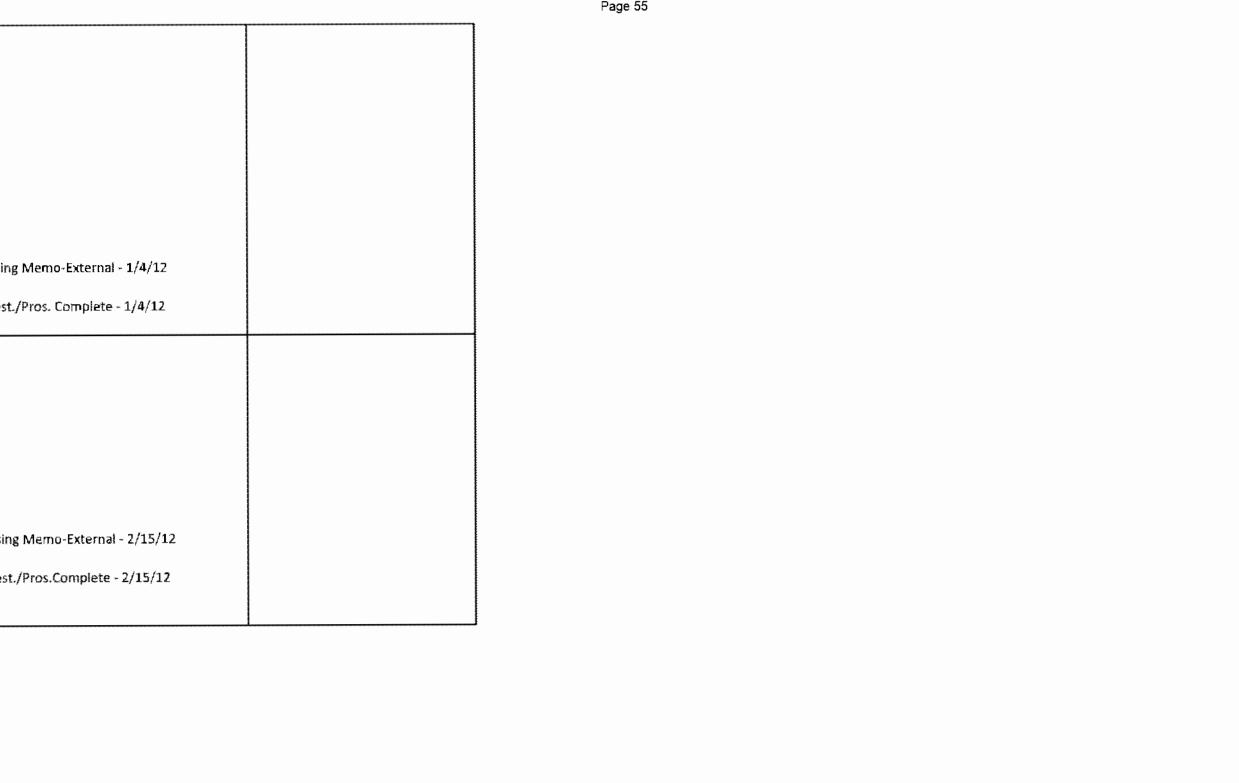


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Division of Risk Management Supervision	Embezziement	Division of Risk Management Supervision	Open Bank/Thrift	Bank/ I hrift Operations
Division of Risk Management Supervision	Embezziement	Division of Risk Management Supervision	Open Bank/Thrift	Bank/ I hrift Operations
Division of Risk Management Supervision	Embezziement	Division of Risk Management Supervision	Open Bank/Thrift	Bank/Thrift Operations
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Division of Risk Management Supervision	Embezziement	Division of Risk Management Supervision	Open Bank/Thrift	Bank/ I hrift Operations
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Division of Risk Management Supervision	Embezziement	Division of Risk Management Supervision	Open Bank/Thrift	Bank/ I hrift Operations
Division of Risk Management Supervision	Embezziement	Division of Risk Management Supervision	Open Bank/Thrift	Bank/ I hrift Operations
Division of Risk Management Supervision	Embezziement	Division of Risk Management Supervision	Open Bank/Thrift	Bank/ I hrift Operations
Division of Risk Management Supervision	Embezziement	Division of Risk Management Supervision	Open Bank/Thrift	Bank/ I hrift Operations
Division of Risk Management Supervision	Embezziement	Division of Risk Management Supervision	Open Bank/Thrift	Bank/ I hrift Operations
Division of Risk Management Supervision	Embezziement	Division of Risk Management Supervision	Open Bank/Thrift	Bank/ I hrift Operations
Division of Risk Management Supervision	Embezziement	Division of Risk Management Supervision	Open Bank/Thrift	Bank/ I hrift Operations
Division of Risk Management Supervision	Embezziement	Division of Risk Management Supervision	Open Bank/Thrift	Bank/ I hrift Operations
Division of Risk Management Supervision Division of Risk Management Supervision				Bank/Thrift Operations Bank/Thrift Operations

Page 54 Page 54



Page SS			
	no-External - 1/4/12 Complete - 1/4/12		
	no-External - 2/15/12		
Invest./Pros	Complete - 2/15/12		



Indymac Bank FSB; Bank Fraud

C212-006

Invest. Closed

11/5/2012

1/24/2012

Νo

3/22/2012

3/23/2012 Dayton

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No

Chicago

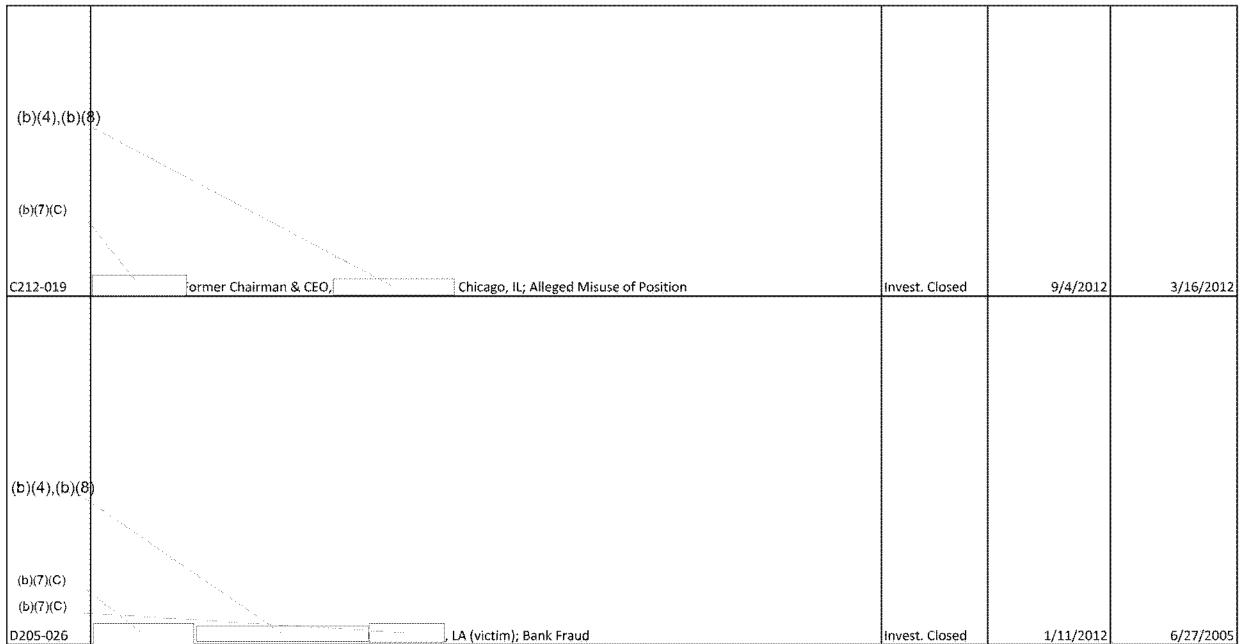
Lucas, John E.

			ë E	
Commenters and of thereing	Embezzlement	Division of Risk Management Supervision	Open Bank/Thrift	Bank/Thrift Operations
Department of Justice	cimpessienterit	División di luar monagement adperation	Oben pand mare	
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Federal Bureau Investigation			Closed Bank/Thrift	Asset Management
	Bank Fraud	Division of Resolutions & Receiverships		

(b)(7)(C) (b)(4),(b)(8)				This investigation was initiated based on a request for assistance from the United States Attorney's Office for the Eastern District of Kentucky and the Federal Bureau of Investigation regarding allegations that	(b)(5) (b)(7)(C) (b)(7)(C) (b)(7)(C)
(b)(7)(C)				officer at	(b)(7)(C)
(b)(4),(b)(8)	·		L	bank funds; is regulated by the	(b)(7)(E),(b)(8)
(b)(4),(b)(8)			Action taken based	FDIC. Chief Exe - [COULD CONTAIN	(b)(7)(C)
Bank/Thrift Employee/Official		\$84,000.00	on investigative find	MORE INFORMATION]	110
(b)(7)(C)					(b)(5) (b)(7)(C) (b)(7)(C)
(b)(7)(C)				This investigation was initiated based on a referral from the Federal Bureau of Investigation and the Greater Dayton Mortgage Fraud Task Force.	(b)(7)(C) (b)(7)(C) (b)(7)(C)
(b)(7)(C)		\$850,000.00	Action taken based on investigative find	with the state of Ohio, purchased 18 properties in Dayton, Ohio between July 2004 and April 2007. Several of the loan applications submitted in application of a mortgage loan indicated intended tapplication CONTAIN MORE INFORMATION]	(b)(7)(C) (b)(7)(C) (b)(7)(C) 31

<u>\$0</u>	
Closing Memo-External - 3/23/12	
· '	
Closing Memo-External - 11/5/12	
Invest./Pros. Complete - 11/5/12	

ng Memo-External - 3/23/12	
ng Memo-External - 11/5/12	
st./Pros. Complete - 11/5/12	



No

Dallas

Younger, Laurie L.

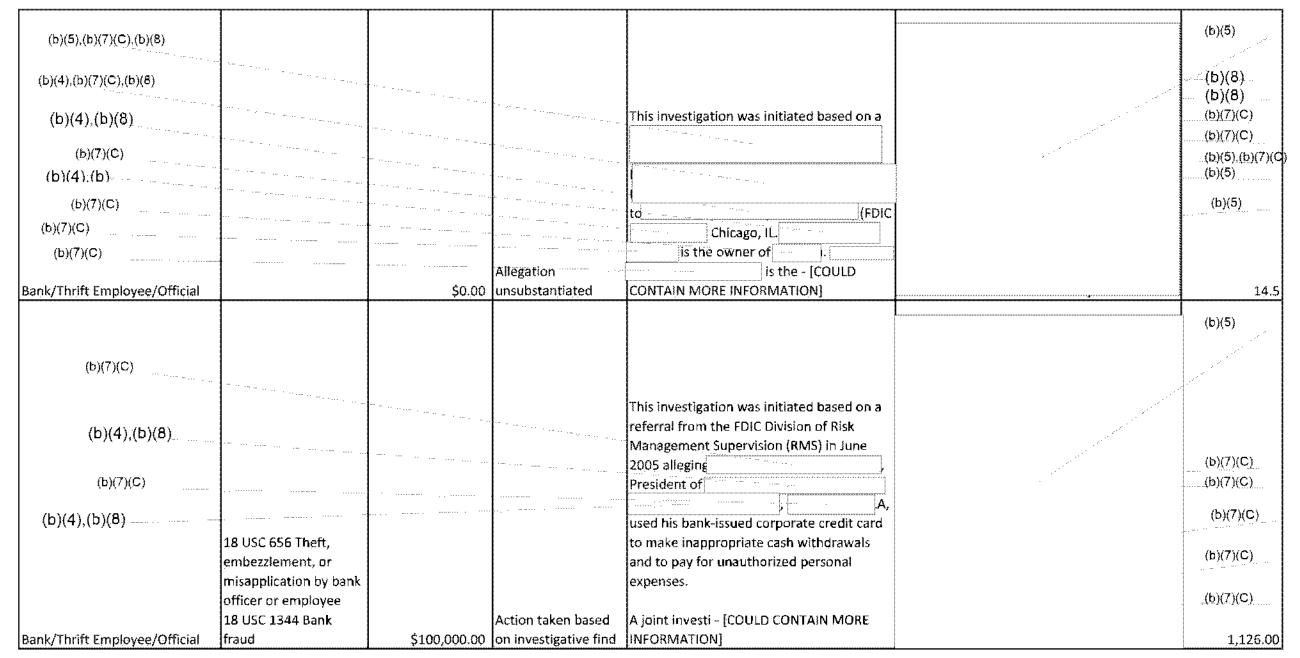
8/24/2005 16:43

8/22/2005

LA

No

-(b)(7)(C)



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	Closing Memo-External - 9/14/12	
	Invest./Pros. Complete - 9/14/12	
	ROI (final) - 6/8/07	

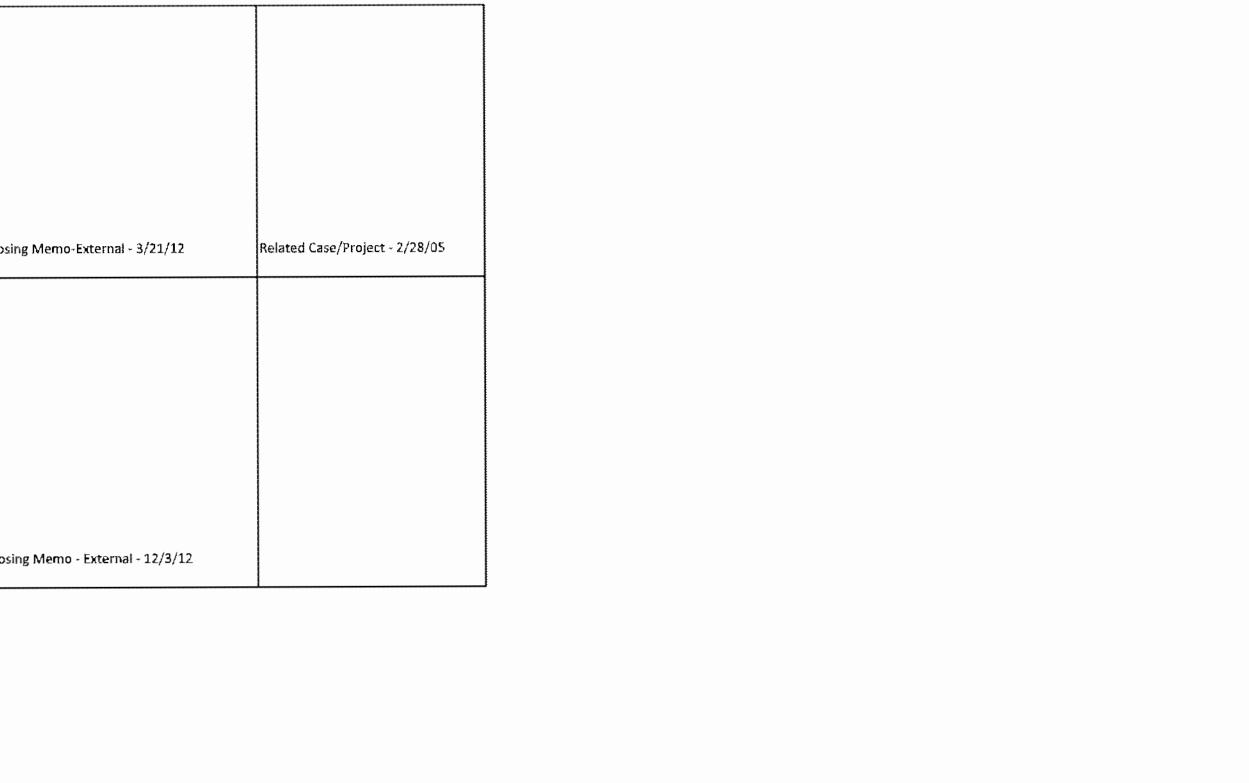
	Page 65	
no-External - 9/14/12		
Complete - 9/14/12		
5/8/07		

(b)(7)(C)				
D206-005	Fremont investment and Loan, Brea, CA (victim/failed bank); Mortgage Fraud	Invest. Closed	3/26/2012	10/1/2004
(b)(4),(b)(8)			
(b)(7)(C)				
D 2 06-025	, Aurora, CO (victim); Bank Fraud	Invest. Closed	12/10/2012	7/28/2006

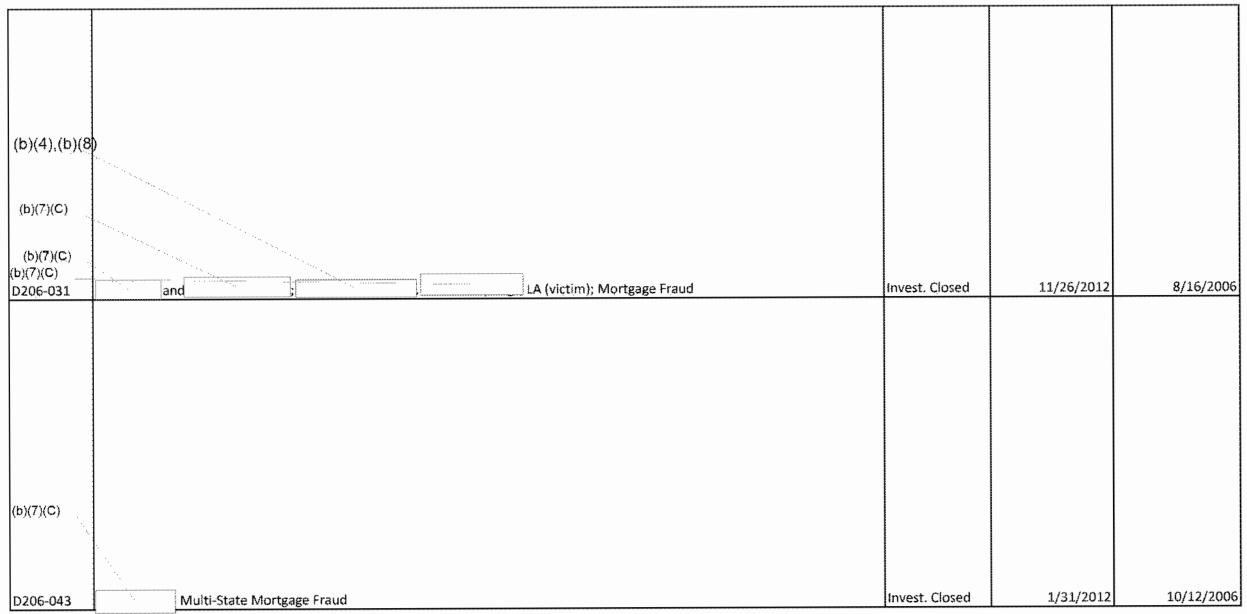
2/7/2006	3/3/2005	Dallas	TX	Yes	Yes	Dallas	Younger, Laurie L.	 	(b)(7)(C)
11/13/2006	11/22/2006	Aurora	со	No	No	Dallas	Younger, Laurie L.	 ·	(b)(7)(C)

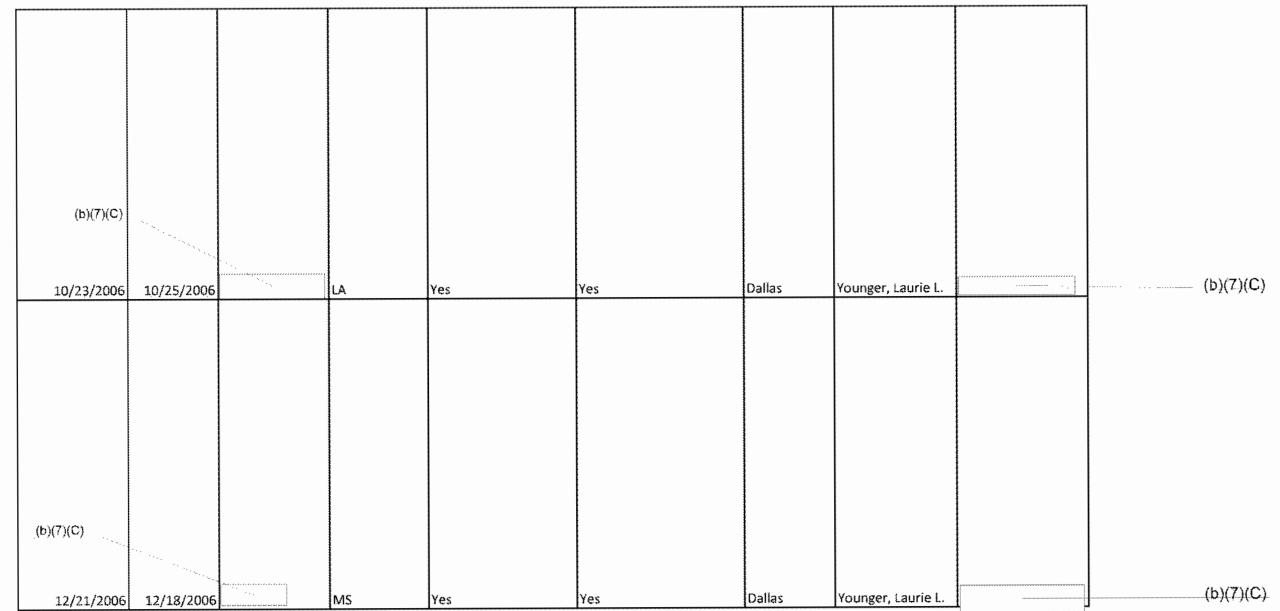
(b)(7)(C) (b)(5) (b)(7)(C) (b)(7)(C)			This investigation was initiated based on a impacting Fremont Investment and Loan, LaBrea, CA (Cert. 25653).	(b)(5) (b)(7)(C) (b)(7)(C) (b)(7)(C) (b)(7)(C) (b)(5) (b)(5)
Other		l .	worked as a mortgage loan broker - [COULD CONTAIN MORE INFORMATION]	(b)(5) 1,078.75 (b)(5) (b)(7)(C)
(b)(7)(C)	 *	··· · · · · · · · · · · · · · · · · ·	This investigation was initiated based on a request for assistance from the United States Attorney, District of Colorado, and the Federal Bureau of Investigation (FBI) regarding allegations that	(b)(7)(C) (b)(7)(C) (b)(7)(C) (b)(7)(C)
(b)(7)(C)(b)(4),(b)(8)	 		against ————————————————————————————————————	(b)(7)(C) (b)(7)(C) (b)(7)(C) (b)(7)(C)
(b)(7)(C) Bank/Thrift Customer	\$2,344,982.00	Action taken based on investigative find	s a former banker and sole proprietor of A - [COULD CONTAIN MORE INFORMATION]	(b)(7)(C) (b)(7)(C) 2,748.00

70	
Closing Memo-External - 3/21/12	Related Case/Project - 2/28/05
Closing Memo - External - 12/3/12	



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Division of Risk Management Supervision	Bank Fraud	Division of Risk Management Supervision	Open Bank/Thrift	Bank/Thrift Operations
Division of Risk Management Supervision	Bank Fraud	Division of Risk Management Supervision	Open Bank/Thrift	Bank/Thrift Operations

Page 74 Page 74

(b)(7)(C) (b)(7)(C) (b)(4),(b)(8) (b)(4),(b)(8)		No action taken based on inv finding	This investigation was initiated based on a referral from the FDIC Division of Risk Management Supervision (RMS) regarding allegations that and others engaged in mortgage fraud through 179 nominee loans totaling an estimated affecting approximately six banks, including LA, an institution regulated by the F - [COULD CONTAIN MORE INFORMATION]	(b)(5) (b)(5) (b)(7)(C) (b)(5) (b)(5) (b)(7)(C) (b)(7)(C) 658.5
(b)(7)(C)(b)(4),(b)(8)Bank/Thrift Customer	 \$13,297,282.75	Action taken based on investigative find	This investigation was initiated based on information provided by the FDIC Division of Risk Management Supervision (RMS) and United States Attorneys Office, Southern District of Mississippi, concerning possible bank fraud committed against multiple banks in Mississippi and Louisiana by	(b)(7)(C) (b)(7)(C) (b)(7)(C) (b)(7)(C) (b)(7)(C)

Page	76	
	Closing Memo-External - 11/26/12	
	Closing Memo-Internal - 1/9/12	

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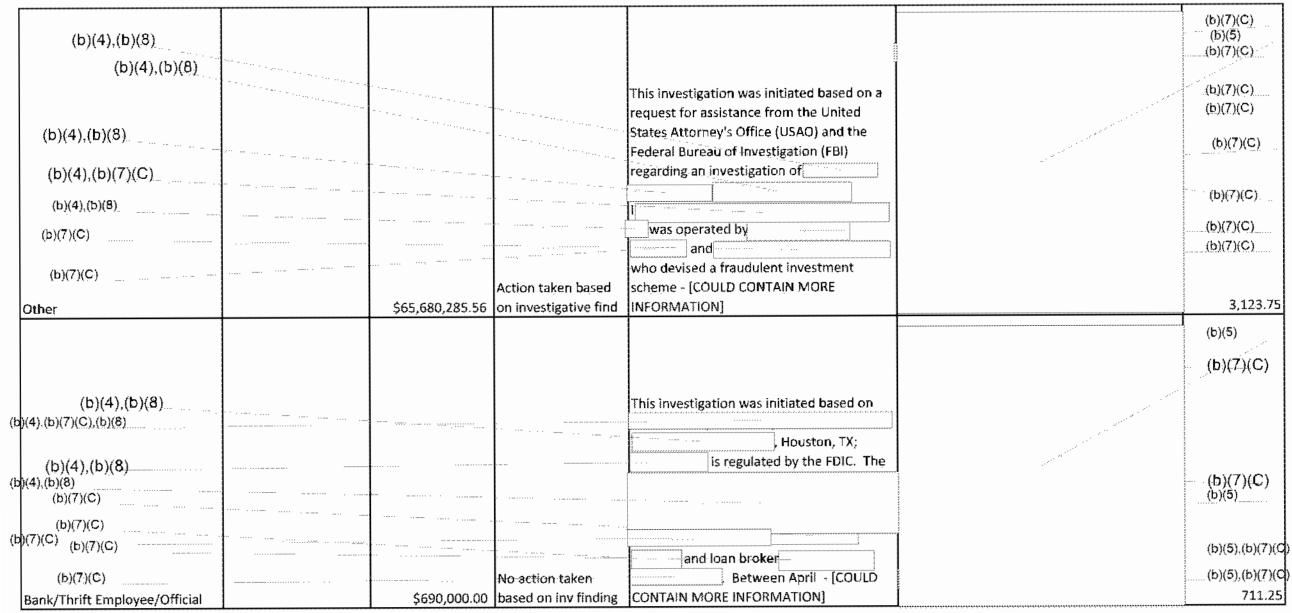
(b)(4),(b)(3)			
(b)(7)(C)				
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D207-032	and Dallas, TX; Fraudulent Investment Scheme Misuse of FDIC	invest, Closed	8/10/2012	5/3/2007

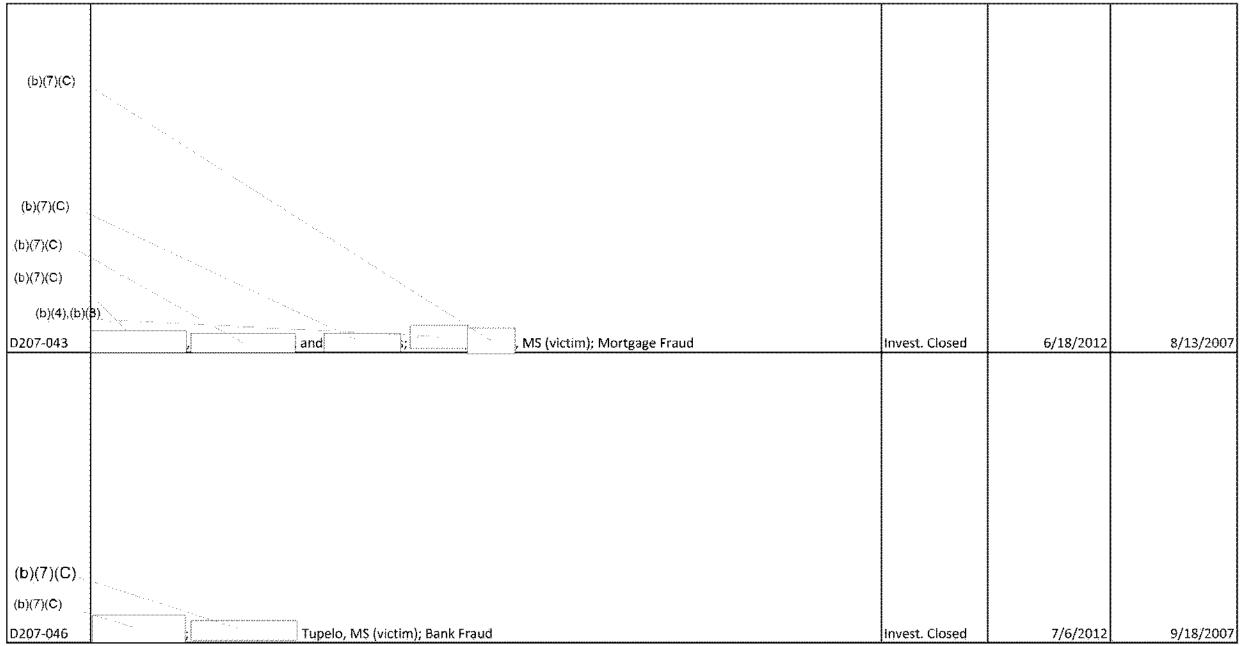
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(b)(4),(b)(3)			7	
(5)(7)(0)			-	
(b)(7)(C)			799999999999999999999999999999999999999	
		***************************************	***************************************	
D207-036	Houston, TX (victim); Commercial Loan Fraud and Money Laundering	Invest. Closed	3/29/2012	7/19/2007

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									 (b)(7)(C)
	7/10/2007	6/13/2007	Dallas	TX	No	No	Dallas	Younger, Laurie L.	 [(Β)(1-)(Ο)
			1						
	i		1	1	1	i e	1		 l .
	7/30/2007	7/30/2007	Houston	TX	No	Yes	Dallas	Younger, Laurie L.	 (b)(7)(C)

Department of Justice	Emblems/Insignia/Names	Div Insurance	Other FDIC Operations	Other FDIC Operations
Division of Risk Management Supervision	Bank Fraud	Division of Risk Management Supervision	Open Bank/Thrift	Bank/Thrift Operations



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	Closing Memo-External - 8/10/12	
	Closing Memo-External - 3/29/12	



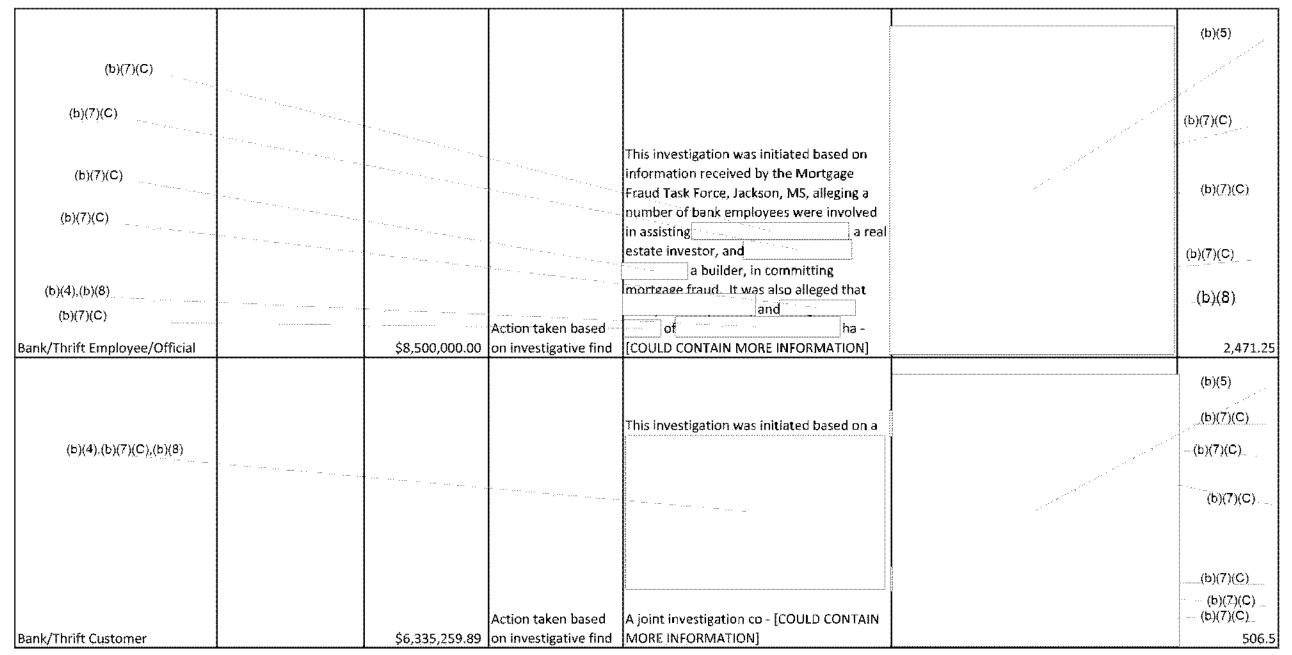
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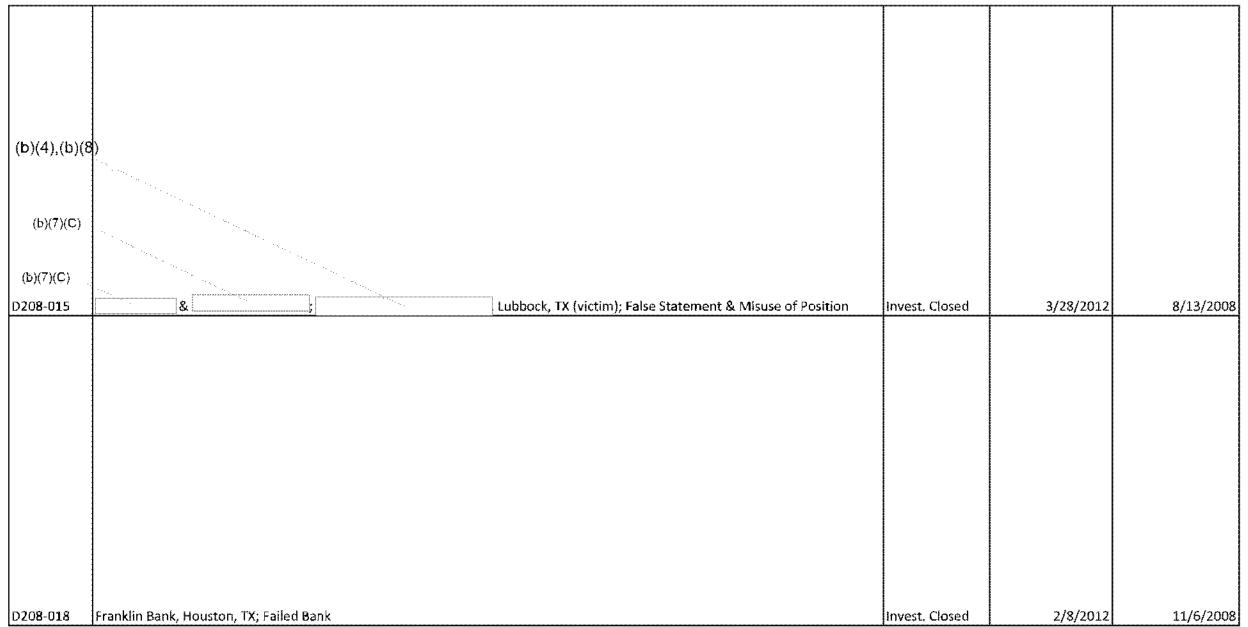
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	8/22/2007	9/5/2007	Jackson	MS	Yes	Yes	Dallas	Younger, Laurie L.		(b)(7)(C)
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				***************************************					de des des des des des des des des des d	
	2/8/2008	2/8/2008	Tupelo	MS	No	Yes	Dallas	Younger, Laurie L.		(b)(7)(C).

Confidential Source	Front Offenses general	Division of Sugaryticion R. Consumos Protection	Oran Bank /Thuife	Dants/Thuift Chauchians
Confidential Source	Fraud Offenses, general	Division of Supervision & Consumer Protection	Open Bank/Thrift	Bank/Thrift Operations
Private Citizen	Bank Fraud	Division of Supervision & Consumer Protection	Open Bank/Thrift	Bank/Thrift Operations





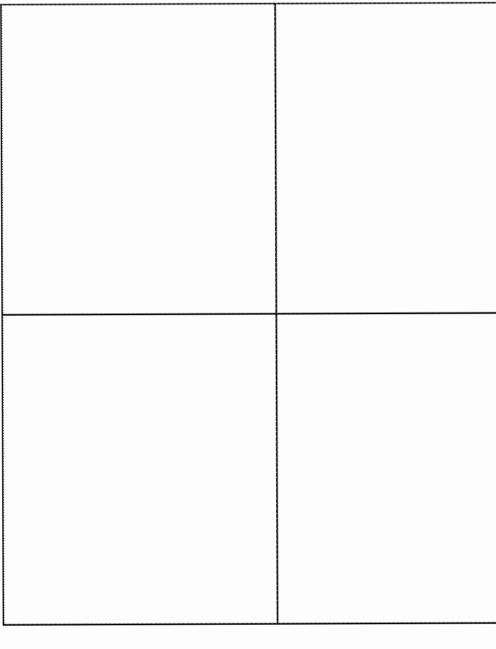
Page 86			
Prose	ecutive Report/Memo - 8/21/0) .	
	st./Pros. Complete - 6/14/11		
Closi	ng Memo-External - 6/18/12		
Closi	ng Memo-External - 7/6/12	hini ciri dan dan dan dan dan da	

Page 86			

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;	8/13/2008	8/13/2008	Wolfforth	TX	No	No	Dallas	Younger, Laurie L.			(b)(7)(C)
											(b)/7)(C)
	11/6/2008	11/21/2008	Houston	TX	No	No	Dallas	Younger, Laurie L.			(b)(7)(C)

Division of Risk Management Supervision	Fraud Offenses, general	Division of Risk Management Supervision	Open Bank/Thrift	Bank/Thrift Operations
Division of Resolutions & Receiverships	Fraud Offenses, general	Division of Resolutions & Receiverships	Closed Bank/Thrift	Bank/Thrift Operations

(b)(4),(b)(8) (b)(4),(b)(8) (b)(4),(b)(7)(C) (b)(7)(C) (b)(4),(b)(8) Bank/Thrift Employee/Official		No action taken	This investigation was initiated based on a referral from the FDIC Division of Risk Management Supervision (RMS) alleging Lubbock, TX, irregularities regarding a discovered , former Executive Vice President with was the lending off - [COULD CONTAIN MORE INFORMATION]		(b)(5) (b)(7)(C) (b)(5),(b)(7)(C) (b)(7)(C) (b)(5),(b)(7)(C) (b)(5),(b)(7)(C)
Danky Milite Employees of Melai	<i>\$</i> 0,000,020,000	***************************************			(b)(5)
			This investigation was initiated based on a		, , , , , , , , , , , , , , , , , , ,
		l	referral from the FDIC Division of Resolutions and Receiverships (DRR) and the failure of Franklin Bank (FDIC Cert.		(b)(7)(C)
			26870), Houston, TX. Franklin Bank was closed on November 7, 2008, and the FDIC was appointed Receiver. Prosperity Bank is the acquiring institution.		(b)(5)
Bank/Thrift Employee/Official		No action taken	A joint investigation was conducted with the Federal Bureau of Investigation and the [COULD CONTAIN MORE INFORMATION]	Fandar man and he en elek elek and and eam hak en and era ek elek and a 3	808



LA; Barred Individual

Invest. Closed

6/29/2012

3/31/2009

(b)(7)(C)

D209-010

	8/5/2010	2/27/2009	El Dorado	AR	No	No	Dallas	Younger, Laurie L.	(b)(7)(C)).
(b)(7)(C) 7/13/2009	7/7/2009		LA	No	No	Dallas	Younger, Laurie L.	(b)(7)(C))_

Legal Division	Bank Fraud	Division of Supervision & Consumer Protection	Closed Bank/Thrift	Bank/Thrift Operations

\$2,400,000.00 | based on inv finding | [COULD CONTAIN MORE INFORMATION]

Bank/Thrift Employee/Official

259

Closing Memo-External - 6/28/11	
Closing Memo-External - 3/15/12	
Closing Mamo, External - 6/29/12	Related Case/Project - 5/15/09
Closing Memo-External - 6/29/12	incipied Cose/1 toject - 3/13/03

5/28/11	
3/15/12	
5/29/12	Related Case/Project - 5/15/09

(b)(7)(C)				
D209-017	Central Progressive Bank, Lacombe, LA (victim); Bank Fraud and False Entry	Invest. Closed	11/27/2012	5/12/2009
(b)(7)(C)				
D209-028	New Frontier Bank, Greeley, CO (victim/failed bank); Commercial Loan Fraud	Invest, Closed	9/27/2012	10/28/2009

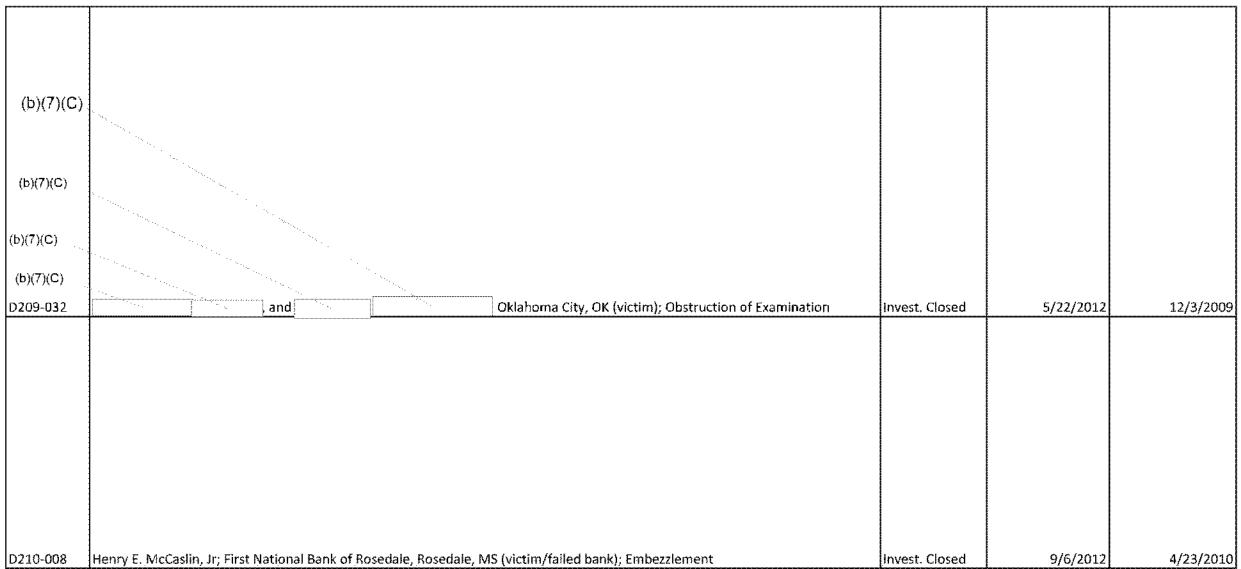
	(b)(7)(○)								
_	8/3/2009	7/7/2009		LA	No	Yes	Dallas	Younger, Laurie L.	 (b)(7)(C)
	10/28/2009	10/28/2009	Fort Collins	со	No	No	Dallas	Younger, Laurie L.	(b)(7)(C).

Anonymous	Bribery	Division of Supervision & Consumer Protection	Other FDIC Operations	Bank/Thrift Operations
Another Inquiry/Invest.	Bank Fraud	Division of Resolutions & Receiverships	Closed Bank/Thrift	Other Contracting/Purchasing

		Action taken based	This investigation was initiated based on a referral from the FDIC Division of Risk Management Supervision (RMS) regarding allegations of insider abuse and irregular political activities at Central Progressive Bank (FDIC Cert. 19657), Lacombe, LA. Central Progressive Bank was regulated by the FDIC until it was closed on November 18, 2011, and the FDIC was appointed Receiver.	(b)(5) (b)(7)(C) (b)(7)(C) (b)(7)(C) (b)(7)(C) (b)(7)(C)
(b)(7)(C) (b)(7)(C) (b)(7)(C) (b)(7)(C) (b)(7)(C) (b)(7)(C)		Allegation unsubstantiated	This investigation was initiated based on a request from the FDIC Division of Risk Management Supervision (RMS) regarding allegations involving New Frontier Bank, Greeley, CO (FDIC Cert. 34881) (New Frontier) and bank customer	(b)(5) (b)(7)(C) (b)(7)(C) (b)(7)(C) (b)(5) (b)(5) (b)(5)

Page I	00	
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	Closing Memo-External - 11/27/12	Related Case/Project - 5/15/09
	Closing Memo-External - 9/27/12	Related Case/Project - 4/10/09

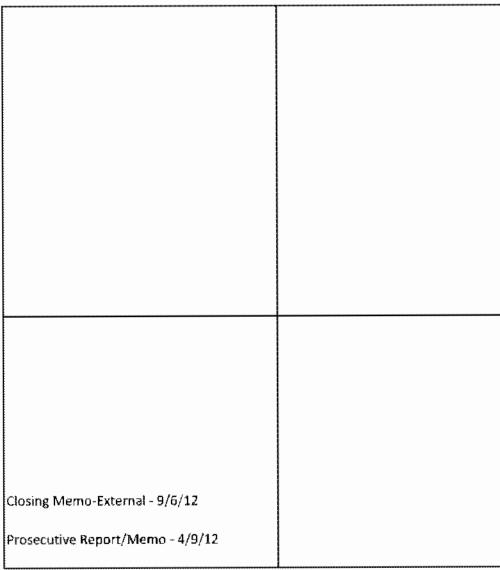
Page III Page 101



4 42 220	4 14 1 1 2 2 4 2	Oldstein City		No	No	Dallas	Vounger Laurie I	 (b)(7)(C)
1/13/2010	1/15/2010	Oklahoma City	OK	No	No	Dallas	Younger, Laurie L.	,(5)(,)(3)
4/29/2010	6/1/2010	Rosedale	MS	No	No	Dallas	Younger, Laurie L.	(b)(7)(C)

Division of Risk Management Supervision	Fraud Offenses, general	Division of Risk Management Supervision	Open Bank/Thrift	Bank/Thrift Operations
Anonymous	Bank Fraud	Division of Resolutions & Receiverships	Closed Bank/Thrift	Other FDIC Operations

(b)(7)(C) (b)(7)(C) (b)(7)(C) (b)(7)(C)			This investigation was initiated based on a request for assistance from the FDIC Division of Risk Management Supervision (RMS), Dallas, TX, through the Legal Division, regarding allegations of obstruction of a bank examination and false statements to Administrative Law by and other insiders of	(b)(5) (b)(7)(C) (b)(5) (b)(5) (b)(5)
Bank/Thrift Employee/Official		No action taken based on inv finding	Frontier State Bank (FSB) (FDIC Cert. 219 - [COULD CONTAIN MORE INFORMATION]	(b)(7)(C) 630
			The Office of Inspector General's Office of Investigations (OIG/OI) opened this investigation based on information obtained from the FDIC Division of Risk Management Supervision (RMS), Dallas, TX. First National Bank of Rosedale, MS (FNBR) (Certificate 15814) was regulated by the OCC until it was closed on June 4, 2010. Henry E. McCaslin, Jr. was President of FNBR until his retirement on January -	(b)(5)
Bank/Thrift Employee/Official	\$1,530,000.00	on investigative find	[COULD CONTAIN MORE INFORMATION]	745.5



(b)(7)(C) (b)(7)(C)				
D210-009	Loan Officer; Houston, TX (victim); Embezzlement	Invest. Closed	2/17/2012	5/18/2010
(b)(7)(C)				
(b)(7)(C)				
(b)6 2 66)021	(victim); Embezzlement	Invest, Closed	4/24/2012	8/5/2010

5/26/2010	5/25/2010	Houston	TX	No	No	Dallas	Younger, Laurie L.	 (b)(7)(C)
) (7)(8) 8/6/2010	10/28/2010			No	No	Dallas	Younger, Laurie L.	(b)(7)(C)

Legal Division	Embezzlement	Legal Division	Open Bank/Thrift	Bank/Thrift Operations
Anonymous	Embezzlement	Division of Risk Management Supervision	Open Bank/Thrift	Employee Activities

			ş ş		(b)(5) (b)(7)(C)
(b)(7)(C)			This investigation was initiated based on		(b)(7)(C)
	 		the request for assistance from the Federal		(b)(7)(C)
(b)(7)(C)	·		Bureau of Investigation (FBI) regarding		
(-/(·/(-)	 		allegations of embezzlement against		4L1/71/01
(h)(4) (h)(0)			a former loan officer at		(b)(7)(C)
(b)(4),(b)(8)	 		Houston, TX (FDIC Cert.		_ (b)(7)(C)
	 		regulated by the FDIC.		(b)(7)(C)
(b)(4),(b)(8) ····	 		legulated by the FDIC.		(b)(7)(C)
	 		A joint investigation conducted with the FBI		(b)(7)(<u>C)</u>
(b)(4),(b)(8)			revealed an embezzlement scheme involvi -		. (BJ(7)(GJ
Bank/Thrift Employee/Official			[COULD CONTAIN MORE INFORMATION]		119
patik/ tritit emblokee/Orucial	\$2.42,450.00	on mivestigative mia	[COOLD CONTINUE WAS CONTINUED IN		
					(b)(5)
				in non-market	
			This investigation was initiated based on a		
			referral from the FDIC Division of Risk	no.	\$ 1
			Management Supervision (RMS) regarding		4
(b)(7)(C)			allegations of fraudulent activities of	ļ	(-)/7)/0)
	 		former Branch		(b)(7)(C)
(b)(4),(b)(8)			Manager and Loan Officer of		(b)(7)(C) (b)(8)
(=)(=),(=),(=)	 			SAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAA	· .
(b)(4),(b)(8)	 		De Kalb, MS. According to the referral,	Section 200	(b)(8)
(b)(7)(C)	 		engaged in consumer loan fraud in	ACCOUNTS OF THE PARTY OF THE PA	, , , , , , , , , , , , , , , , , , , ,
(5)(1)(5)			an amount of at least \$180,100.	A CONTRACTOR OF THE CONTRACTOR	(b)(7)(C)
				NO.	(<u>b</u>)(7)(C)
			A jo - (COULD CONTAIN MORE		41444
Bank/Thrift Employee/Official	\$239,000.00	on investigative find	INFORMATION]		338.5

Closing Memo-Internal - 2/16/12	



(b)(7)(C)				
D210-032	First Southern Bank, Batesville, AR (victim/failed bank); Fraudulent Bond Offering Scheme	Invest. Closed	1/11/2012	10/29/2010
(b)(4),(b)(8		***************************************	***************************************	
(b)(4),(b)(8				
D211-027	, Amarillo, TX; Money Laundering	Invest. Closed	9/27/2012	7/13/2011

Yes

Dallas

Evans, A. Derek

(b)(7)(C) 7/13/2011

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No

(b)(7)(C)

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Division of Risk Management Supervision	Bank Fraud	Division of Resolutions & Receiverships	Closed Bank/Thrift	Bank/Thrift Operations
PIAIPION OF BOWNS OF THE STREET SALES AND COM	index cross	TESTIFICATION (COORDINGS OF RECOGNICIONINGS	Crosca serry rerete	parity title operations
PARTITION OF BIAN INTONOSCINCER SUPERVISION		ENVISION OF RESOURCES & RECEIVED SINDS	Ciosca serry recei	During Three Operations
DIVISION OF HISK PROPAGEMENT Supervision	and the control of th	ENVISION OF RESOLUTIONS & RESCRIPTION	Televisia society 1 electiv	oddy (mile operations
DIVISION OF BISK MORASCHICHT Supervision	Ender Claud	ENVISION OF RESOLUTIONS	Straight area by Telepi	During Hittle Operations
DIVISION OF HISE PROPAGEMENT SUPERVISION	EMARK CIGOR	ENVISION OF RESOLUTIONS	Section and Section 1 course	Data mere operations
DIVISION OF BISK MONAGEMENT JUPETVISION		ENVISION OF RESOLUTIONS	Cosca Serry France	David Mille Specialisms
DIVISION OF BISK MORAGEMENT Supervision	Enditive Fording	ENVISION OF RESOLUTIONS	Storage Storage	Dating Hittle Operations
DIVISION OF HISK PROPAGEMENT SUPERVISION		ENVISION OF RESOLUTIONS	Codes Serry France	Total of the operations
DIVISION OF BISK MONAGEMENT JUPETVISION		ENVISION OF RESOLUTIONS	Course Serving France	parting there operations
DIVISION OF BISK MONAGEMENT JUPETVISION		ENVISION OF RESOLUTIONS	Storage Storage Fortie	Dating Hittle Operations
DIVISION OF BUN MORAGEMENT Supervision		ENVISION OF RESOLUTIONS	Codes Serry France	David Hitte Specialists
ENVISOR OF BISK MORAGEMENT JUPET VISION		ENVISION OF RESCRIPCISINGS	Course Serving France	parting there operations
ENGLOS OF BOX MORAGEMENT Supervision		ENVISION OF RESOLUTIONS	oraca serry recen	Dating Hittle Specialisms
ENVISOR OF BUR MORAGEMENT Jupervision		ENVISION OF RESOLUTIONS	Cooca Serry France	David Hitte Specialists
ENVISOR OF BUR MORAGEMENT Jupervision		ENVISION OF RESOLUTIONS	Course Serving Ferrit	
ENGLOS OF BUR MORAGEMENT Supervision		ENVISION OF INCOMERCIAN SERVICES IN PARTIES	Course Serving Ferrit	Edition (Title Operation)
ENVELOR OF BOX MORASCHICHT Supervision		ENVISION OF RESOLUTIONS	Course Serving Ferrit	Editing (Tittle Specialism)
ENVELOR OF BOX MORASCHICHT Supervision		ENVISION OF RESCRIPCISINGS	Course Serving Ferrit	
ENVELOR OF BOX MORAGEMENT Supervision		DAVISION OF RESOLUTION STATES	Court Serving France	
ENVISOR OF BUR MORAGEMENT Jupervision		ENVISION OF RESOLUTIONS	Course Serving France	
ENGLOS OF BUR MORAGEMENT JUPET VISION		ENVISION OF RESCRIPCISINGS	Court Serving Ferrit	
ENVISOR OF BUR MORAGEMENT Jupervision		DAVISION OF RESOLUTIONS	Coocas Serry France	
ENERGY OF BUR MORAGEMENT Jupervision		ENVISION OF RESCRIPCISINGS		
ENGLOS OF BUR MORAGEMENT Jupervision		ENVISION OF RESCRIPCISTINGS		
ENVISION OF BUR MORAGEMENT Jupervision		DAVISION OF RESCRIPCISINGS		
ENGLOS OF BUR MORAGEMENT JUPET VISION		ENVISION OF RESCRIPCISINGS	Court Serving Ferrit	
ENGLOS OF BUR MORAGEMENT JUPET VISION				
OWENOR OF BUR MORAGEMENT Jupervision		DAVISION OF RESCRIPCISINGS	Court Serving France	
ENGLOS OF BUR MORAGEMENT JUPET VISION		ENVISION OF RESCRIPCISINGS		
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ENSIGN OF BUR MORAGEMENT Supervision				
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EVELOR OF BUR MORAGEMENT JUPET VISION				
THE PROPERTY OF THE PROPERTY O				
(b)(5)	Drug/Narcotic Offenses	Division of Risk Management Supervision		Bank/Thrift Operations

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						(b)(5)
(b)(7)(C)				This investigation was initiated based upon a referral from the FDIC Division of Risk Management Supervision (RMS) regarding		
(b)(7)(C)				of theand a majority shareholder of First Southern Bank (FSB) (FDIC Cert. 16588), Batesville, Arkansas.		(b)(7)(C) (b)(7)(C)
(b)(7)(C)	······································		****	FSB was closed on December 17, 2011. Between December 31, 2008, and		(b)(7)(C) (b)(7)(C)
Other		\$30,000,000.00	Action taken based on investigative find	September 29, 2010, was involved - [COULD CONTAIN MORE INFORMATION]		(b)(7)(C) 265.5
						(b)(5)
(b)(5),(b)(7)(<u>A</u>)		- ·		This investigation was initiated based on a		(b)(5)
(b)(4),(b)(8)		· · · · · · · · · · · · · · · · · · ·				(b)(5),(b)(7)(C
(b)(4),(b)(8) (b)(4),(b)(8)				investigation into ssales ssae ssales ssales ssales ssales ssales ssales ssales ssales ssales		(b)(4),(b)(8
(b)(4),(b)(B) Bank/Thrift Employee/Official		\$1,800.000.00	No action taken based on inv finding	Specifically, the investigation will focu - [COULD CONTAIN MORE INFORMATION]		124

Page	115	
	Memorandum Report - 5/3/11	
	Closing Memo-External - 9/27/12	

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(b)(4),(b)(8	8) 1994			***************************************	######################################
(b)(7)(C)	The state of the s			***************************************	11 11 11 11 11 11 11 11 11 11 11 11 11
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D211-028		Madison, MS (victim); Commercial Loan Fraud	Invest. Closed	6/18/2012	7/19/2011
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/b)/7)/C)				****	######################################
(b)(7)(C)			## A A A A A A A A A A A A A A A A A A		######################################
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(b)(4),(b)(	<b>B</b> )			***************************************	111111111111111111111111111111111111111
(b)(7)(C)				19 mm m m m m m m m m m m m m m m m m m	
		·		5500 ACC	
D211-034		(victim); Embezzlement	Invest. Closed	6/29/2012	9/8/2011

7/25/2011	7/22/2011 Ma	con MS	No	No	Dallas	Younger, Laurie L.	(b)(7)(C)
(b)(7)(C) 9/15/2011	9/9/201	TN			Dallas		_(b)(7)(C)

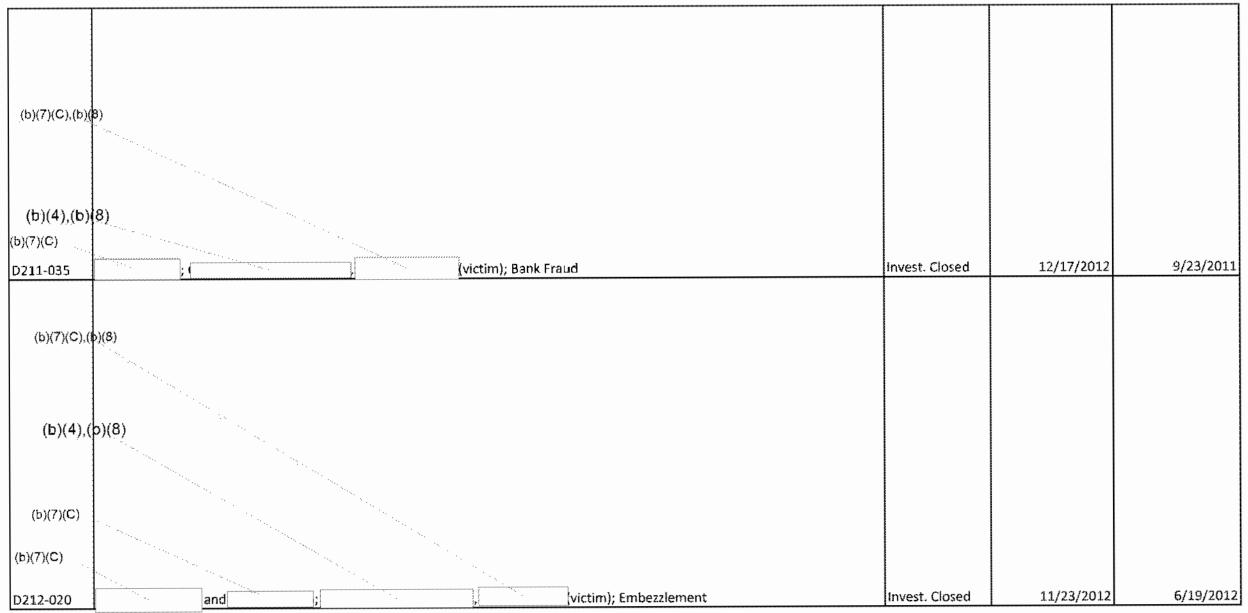
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IFederal Bureau Investigation	lFraud Offenses, general	IDIVISION OF RISK Management Subervision	iOpen Bank/Inritt	IBank/Inritt Uperations
Federal Bureau Investigation	Fraud Offenses, general	Division of Risk Management Supervision	Open Bank/Thrift	Bank/Thrift Operations
Federal Bureau Investigation	Fraud Offenses, general	Division of Risk Management Supervision	Open Bank/Innitt	Bank/Inrift Operations
Federal Bureau Investigation	Fraud Offenses, general	Division of Risk Management Supervision	Open Bank/Inrift	Bank/ Inrift Operations
Federal Bureau Investigation	Fraud Offenses, general	Division of Risk Management Supervision	Open Bank/ Inrift	Bank/ Inrift Operations
Federal Bureau Investigation	Fraud Offenses, general	Division of Risk Management Supervision	Open Bank/ Innitt	Bank/ Inrift Operations
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Federal Bureau Investigation	Fraud Offenses, general	Division of Risk Management Supervision	Open Bank/ Inritt	Bank/ Inrift Operations
Federal Bureau Investigation	Fraud Offenses, general	Division of Risk Management Supervision	Open Bank/ I hrift	Bank/ Inrift Operations
Federal Bureau Investigation	Fraud Offenses, general	Division of Risk Management Supervision	Open Bank/ Innitt	Bank/ Inrift Operations
Federal Bureau Investigation	Fraud Offenses, general	Division of Risk Management Supervision	Open Bank/ Inritt	Bank/Inrift Operations
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Federal Bureau Investigation	Fraud Offenses, general	Division of Risk Management Supervision	Open Bank/ I hrift	Bank/ Inrift Operations
Federal Bureau Investigation	Fraud Offenses, general	Division of Risk Management Supervision	Open Bank/ Inritt	Bank/ Inrift Operations
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Federal Bureau Investigation	Fraud Offenses, general	Division of Risk Management Supervision	Open Bank/ I hrift	Bank/ Inrift Operations
Federal Bureau Investigation	Fraud Offenses, general	Division of Risk Management Supervision	Open Bank/ I hrift	Bank/ Inrift Operations
Federal Bureau Investigation	Fraud Offenses, general	Division of Risk Management Supervision	Open Bank/ Inritt	Bank/ Inrift Operations
Federal Bureau Investigation	Fraud Offenses, general	Division of Risk Management Supervision	Open Bank/ I hrift	Bank/ Inritt Operations
Federal Bureau Investigation	Fraud Offenses, general	Division of Risk Management Supervision	Open Bank/ I hrift	Bank/ Inrift Operations
Federal Bureau Investigation	Fraud Offenses, general	Division of Risk Management Supervision	Open Bank/ I nrift	Bank/ Inritt Operations
Federal Bureau Investigation	Fraud Offenses, general	Division of Risk Management Supervision	Open Bank/ I nrift	Bank/ Inritt Operations
Federal Bureau Investigation	Fraud Offenses, general	Division of Risk Management Supervision	Open Bank/ Innit	Bank/ Inritt Operations
Federal Bureau Investigation	Fraud Offenses, general	Division of Risk Management Supervision	Open Bank/ I nrift	Bank/ Inritt Operations
Federal Bureau Investigation	Fraud Offenses, general	Division of Risk Management Supervision	Open Bank/ I hrift	Bank/ Inritt Operations
Federal Bureau Investigation	Fraud Offenses, general	Division of Risk Management Supervision	Open Bank/ I hrift	Bank/ Inritt Operations
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Federal Bureau Investigation	Fraud Offenses, general	Division of Risk Management Supervision	Open Bank/ I nrift	Bank/ Inritt Operations
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Federal Bureau Investigation	Fraud Offenses, general	Division of Risk Management Supervision	Open Bank/ I hrift	Bank/ Inritt Operations
Federal Bureau Investigation	Fraud Offenses, general	Division of Risk Management Supervision	Open Bank/ I nrift	Bank/ Inritt Operations
		Division of Risk Management Supervision		Bank/Thrift Operations

	1	1	T		¥	
					***************************************	(b)(5)
(b)(7)(C)						
(b)(4),(b)(8)	"			This investigation was initiated based on a		
(5)(4)(5)(6)		Transport of the second of		request for assistance from the Federal		(b)(7)(C)
				Bureau of Investigation (FBI) to investigate		
(b)(4),(b)(8)			· · · · · · · · · · · · · · · · · · ·	allegations that	·	
X 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7				former loan officer for		
(b)(4),(b)(8)				Macon, MS, falsified bank records in order		
(b)(7)(C)				to get approval for loans made to		
(b)(7)(C)				customers ,		(b)(7)(C)
(b)(7)(C)			No action taken	- [COULD CONTAIN		(b)(7)(C)
Bank/Thrift Employee/Official		\$806,540.85	based on inv finding	MORE INFORMATION]		102
						(b)(5)
						(b)(7)(C)
						,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
						(b)(7)(C)
				This investigation was initiated based on a	and the second second	(b)(7)(C)
				referral from the FDIC Legal Division and		
				Division of Risk Management Supervision	×'	/L.\/ማ\/ _/ ጥ\
(b)(7)(C)				(RMS) regarding allegations that former Head Teller and		(b)(7)(C)
(b)(4),(b)(8)				Customer Service Representative of		(b)(7)(C)
/m// 1/2/m//m//						
(b)(4),(b)(8)				embezzled \$378,287 from the		(b)(7)(C)
				bank and manipulated the vault journal and		( <u>b)(7)(</u> C)
(b)(7)(C)			Action taken based	cash shipment records to conc - {COULD		
Bank/Thrift Employee/Official		\$378,287.00	on investigative find	CONTAIN MORE INFORMATION]	¥	186

lage 120	
Invest./Pros. Complete - 3/31/12	
Closing Memo-External - 6/18/12	
Prosecutive Report/Memo - 10/31/11	
Closing Memo-External - 6/29/12	



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No

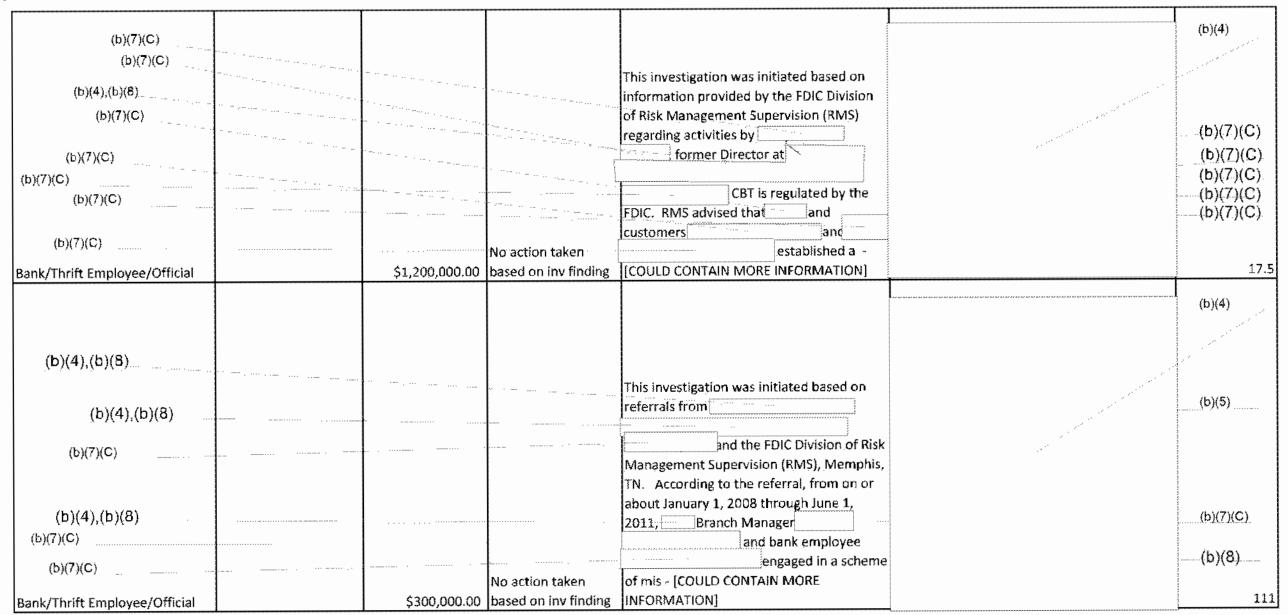
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No

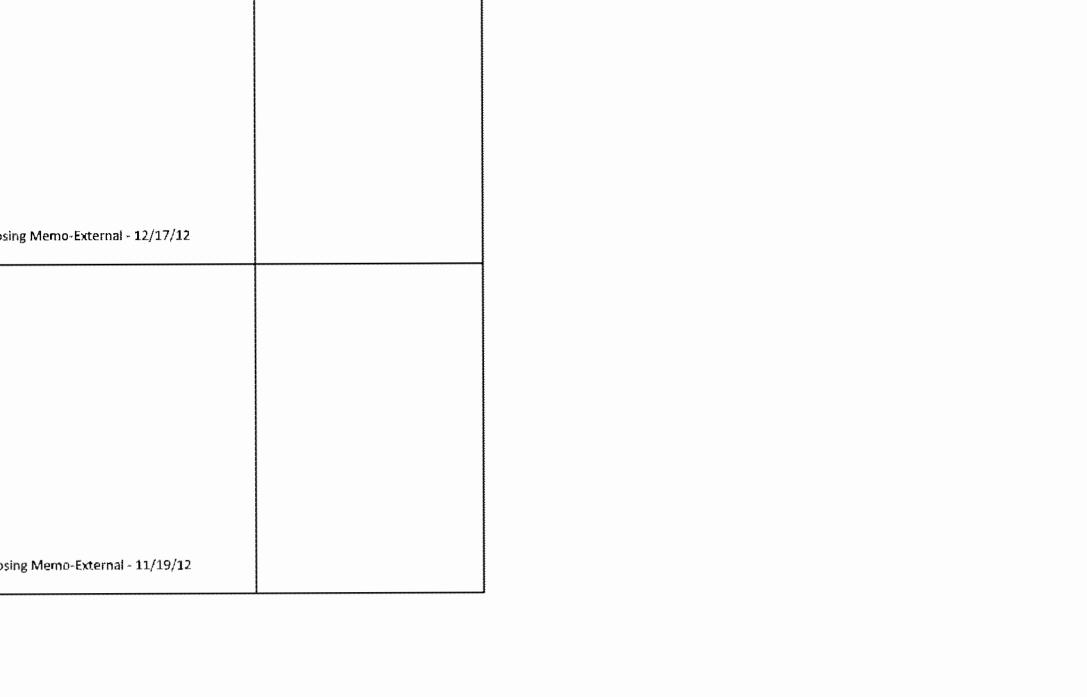
Dallas

Division of Risk Management Supervision	Bank Fraud	Division of Risk Management Supervision	Open Bank/Thrift	Bank/Thrift Operations
Division of Risk Management Supervision	Embezzlement	Division of Risk Management Supervision	Open Bank/Thrift	Bank/Thrift Operations

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Page	125	
	Closing Memo-External - 12/17/12	
	Closing Memo-External ~ 11/19/12	



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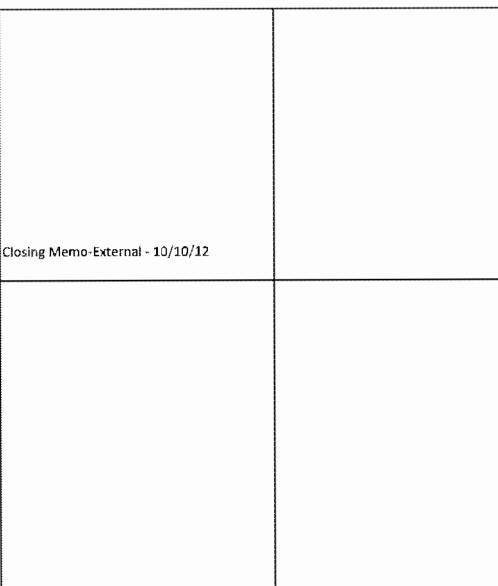
(b)(4),(b)(	3)				
(b)(7)(C) K206-002	Borrower	, MN; Bank Fraud	Invest. Closed	10/11/2012	2/3/2006
(b)(4),(b)(	<b>3)</b>				
K206-025	Louis J. Pearlman, Orlando, FL, Bank Customer,	Bank Fraud	Invest. Closed	9/6/2012	11/30/2006

Page 127 Page 127

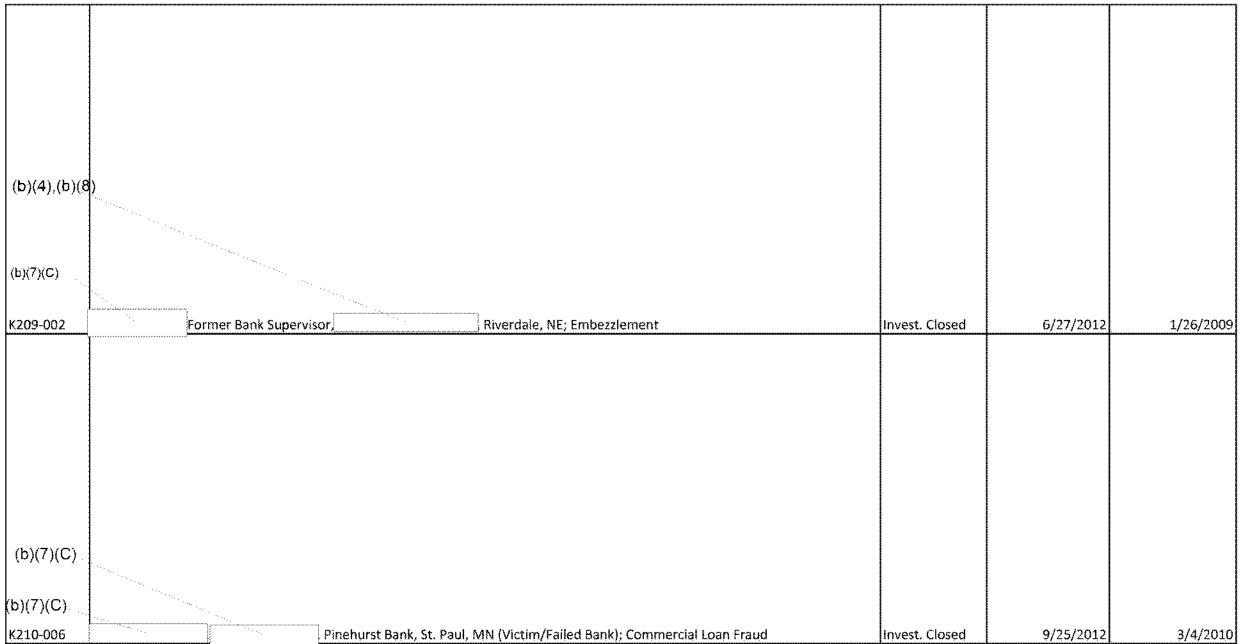
2/6/2	006 5/24/2	006 Kensington	МИ	No	No	Kansas City	Moran, Jason T.	 	(b)(7)(C)
12/8/2	006 12/7/2	006 Watford City	ND	No	Yes	Kansas City	Moran, Jason T.	 	(b)(7)(C)

Division of Risk Management Supervision	Bank Fraud	Division of Risk Management Supervision	Open Bank/Thrift	Bank/Thrift Operations
Division of Risk Management Supervision	Bank Fraud	Division of Risk Management Supervision	Open Bank/Thrift	Bank/Thrift Operations

(b)(4),(b)(8)			This investigation was initiated based on a referral from RMS, Kansas City Regional Office. RMS-Kansas City advised that while RMS was conducting an examination of FDIC	(b)(5) (b)(7)(C) (b)(7)(C) (b)(7)(C)
(b)(4),(b)(8) (b)(4),(b)(8) (b)(7)(C) Bank/Thrift Customer		Action taken based on investigative find	regulated institution, an apparent loan kiting operation was uncovered.  customer and 15 of his related entities have loa - [COULD (CONTAIN MORE INFORMATION]	(b)(4),(b)(7)(C) 1,501.00
				(h)/5)
				(b)(5)
			This investigation was initiated based on a referral from the Kansas City Regional RMS Office regarding allegations that Louis J. Pearlman (Pearlman), a Music	(b)(5) (b)(5)
			Entertainment Manager/Entrepreneur living in Windermere, FL, defrauded several financial institutions. RM5 officials identified approximately \$72.4 million in	
Bank/Thrift Customer	\$480,000,000.00	Action taken based on investigative find	debt (loans and loan participations) to approximately 45 banks in North Dakota, M - [COULD CONTAIN MORE INFORMATION]	(b)(7)(C) 2,644.50

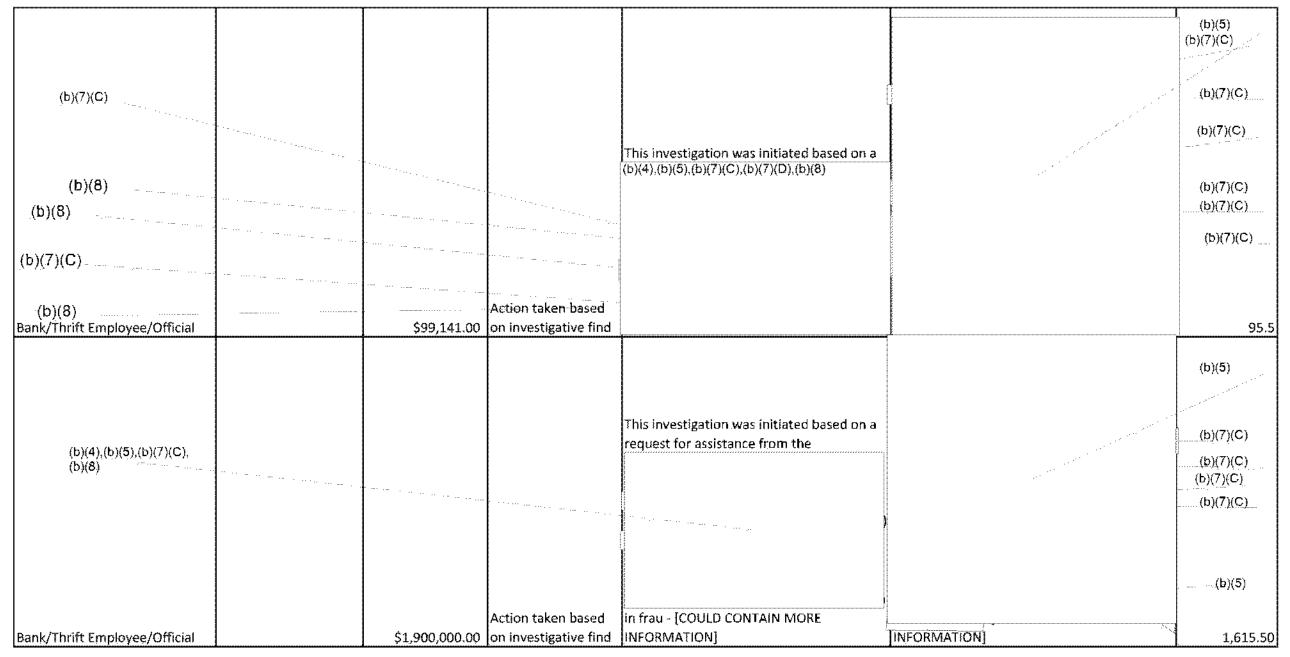


Closing Memo-External - 10/10/12

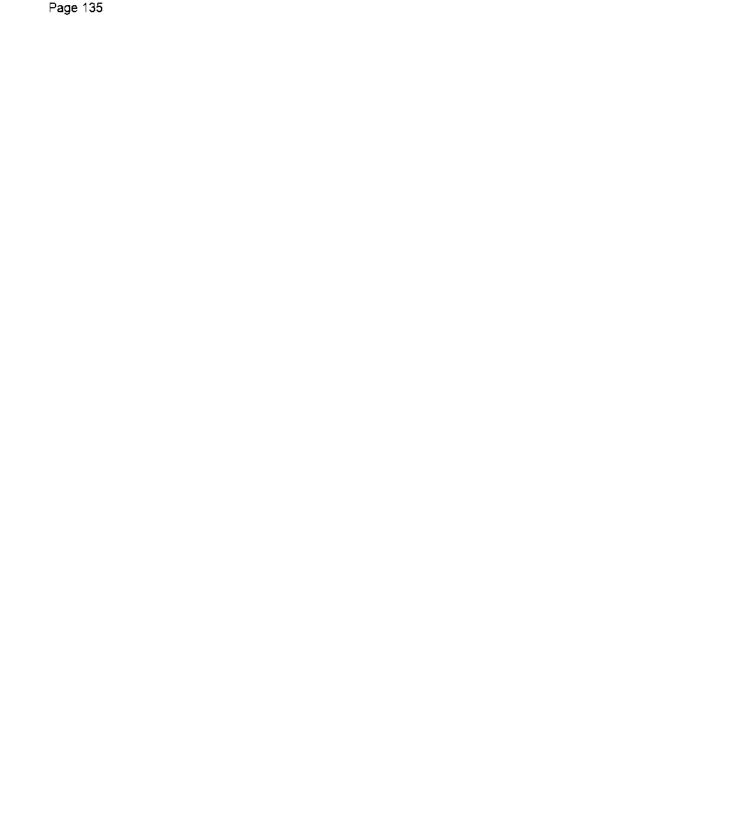


 3/25/2009	3/25/2009	Riverdale	NE	No	No	Kansas City	Anderson, David L.	(b)(7)(C)
						***************************************		
						-		
7/12/2010	7/12/2010	St. Paul	MN	No	No	Kansas City	Anderson, David L.	 (b)(7)(C)

Federal Bureau Investigation	Embezzlement	Division of Supervision & Consumer Protection	Open Bank/Thrift	Bank/Thrift Operations
Department of Justice	Bank Fraud	Division of Resolutions & Receiverships	Closed Bank/Thrift	Bank/Thrift Operations



Page	185	
	Closing Memo-Internal - 6/27/12	
	Invest./Pros. Complete - 6/27/12	
	Closing Memo-External - 9/25/12	
	Invest./Pros. Complete - 9/25/12	



(b)(7)(C)				
(b)(4),(b)(8		***************************************	1	
			**************************************	
(b)(7)(C)			***************************************	
K211-011	Former Officer IA; Embezzlement	Invest. Closed	3/28/2012	6/20/2011
		***************************************	-	
			***************************************	
		W-000-000-000-000-000-000-000-000-000-0	***************************************	
(b)(7)(C)			***************************************	
N204-005	Reliance Bank, White Plains, NY; Questionable Lending and Loan Administration Practices.	Invest. Closed	6/28/2012	2/18/2004

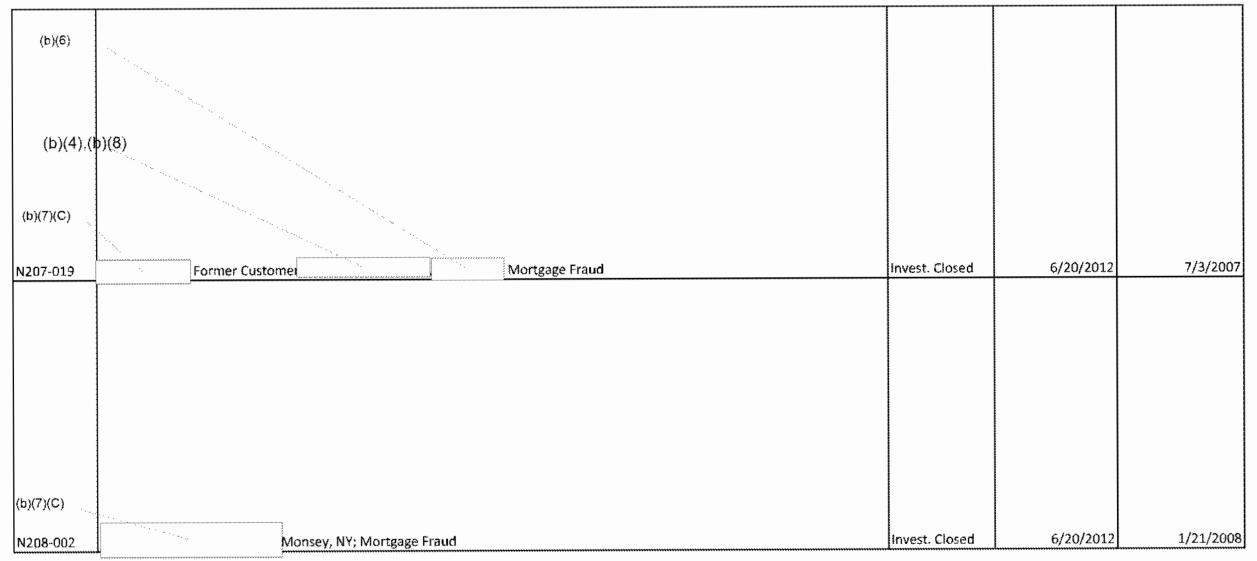
(	(b)(7)(C)	7/5/1904	***************************************						(b)/7)(C)
-	6/21/2011	7/5/2011		IA	No	No	Kansas City	Anderson, David L.	(b)(7)(C)
	3/19/2004 13:39	2/18/2004	White Plains	NY	No	No	Northeast	Evans, A. Derek	 (b)(7)(C)

Division of Risk Management Supervision	Embezzlement	Division of Risk Management Supervision	Open Bank/Thrift	Bank/Thrift Operations
DRR Failing Bank Report	<b>Embezzlement</b>	Division of Resolutions & Receiverships	Closed Bank/Thrift	Bank/Thrift Operations

(b)(7)(C)				This case was initiated based on information obtained from the Division of Risk Management Supervision (RMS). Specifically, it was alleged that		(b)(5) (b)(7)(C)
(b)(7)(C) (b)(4),(b)(8) (b)(4),(b)(8)				former director, officer and cashier for IA, was involved in an embezziement scheme. An		(b)(7)(C) (b)(7)(C)
(b)(4).(b)(8)  Bank/Thrift Employee/Official		\$5,986,781.00	Action taken based on investigative find	[COULD CONTAIN MORE INFORMATION]		(b)(7)(C) 138 (b)(5)
(b)(7)(C)		······ ··· ··· ··· ··· ··· ··· ··· ···	···· ·· ··· ··· ··· ··· ··· ··· ··· ··	This investigation was initiated following the March 19, 2004, failure of Reliance Bank (FDIC Cert. 26778), White Plains, NY, due to guestionable lending practices and		(b)(7)(C) (b)(7)(C)
(b)(7)(C) (b)(7)(C) (b)(5) (b)(7)(C)	18 USC 1005 Bank			The bank was regulated by the FDIC.	.v.*	
(b)(7)(C)  Bank/Thrift Employee/Official	entries, reports and transactions	\$7,500,000.00	No action taken based on inv finding	pattern of deceptio - [COULD CONTAIN  MORE INFORMATION]		1,785.75

age i	40	
	Closing Memo-External - 3/28/12	
	Invest./Pros. Complete - 3/28/12	
	Closing Memo-External - 6/26/12	





No

1/22/2008

1/22/2008 Monsey

ŅΥ

Yes

Northeast

Evans, A. Derek

(b)(7)(C)

Department of Justice	Bank Fraud	Division of Supervision & Consumer Protection	Open Bank/Thrift	Bank/Thrift Operations
State/Local Government	Bank Fraud	Div Supervision	Closed Bank/Thrift	Bank/Thrift Operations

						(b)(5)
						(b)(7)(C)
				This investigation was initiated based on a		· · · (b)(7)(C)
				request for assistance from the U.S.		
			ŗ	Attorney's Office, Newark, NJ, into		(b)(7)(C)
(b)(4),(b)(6)				не поставления поставления поставления поставления поставления поставления поставления поставления поставления		(b)(7)(C)
						(b)(7)(C)
(b)(7)(C)				and other institutions as		(b)(7)(C),(b)(8 (b)(7)(C)
				victims of a mortgage fraud ring involving		
				customer and others. The		(b)(7)(C)
			Action taken based	institutions were victimize - [COULD		(b)(7) <u>(C)</u>
Bank/Thrift Customer		\$25,000,000.00	on investigative find	CONTAIN MORE INFORMATION]		1,279.00
(5)(7)(0)						(b)(5)
(b)(7)(C)						(2/(2/
(b)(7)(C)	· · · · · · · · · · · · · · · · · · ·	··· ·		This investigation was initiated based on a		
			······································	referral from the		(b)(7)(C)
				<u> </u>		(b)(7)(C)
			,	is a mortgage broker		
(b)(4),(b)(7)(C),(b)(8)					-	(b)(7)(C)
						(b)(5),(b)(8)
(b)(4).(b)(7)(C).(b)(6)						(b)(7)(C)
(MV-MMV) VXXXAVAT			No action taken			(b)(7)(C)
Other		\$9,500,000.00	based on inv finding	CONTAIN MORE INFORMATION]		454

Closing Memo-External - 5/10/12	
Closing Memo-External - 6/21/12	



(b)(7)(C)				
N208-008	; Newark, NJ; Mortgage Fraud	Invest. Closed	6/21/2012	7/7/2008
(b)(7)(C)				
N209-002	Brooklyn, NY; Mortgage Fraud	Invest. Closed	6/28/2012	2/13/2009

9/26/2008	7/7/2008	Newark	NJ	Yes	No	Northeast	Evans, A. Derek	(b)(7)(C)
2/13/2009	2/13/2009	Brooklyn	ŅY	Yes	No	Northeast	Evans, A. Derek	(b)(7)(C)

Department of Justice	Bank Fraud	Division of Supervision & Consumer Protection	Closed Bank/Thrift	Bank/Thrift Operations
Federal Bureau Investigation	Bank Fraud	Division of Supervision & Consumer Protection	Closed Bank/Thrift	Bank/Thrift Operations

(b)(4),(b)(8) (b)(7)(C) (b)(7)(C) (b)(7)(C) (b)(7)(C)	\$5,000,000.00	Action taken based	This investigation was initiated based on a request for assistance from the United States Attorney's Office, District of New Jersey, Newark, NJ, regarding allegations raised by a subject in the lase has admitted to providing fraudulent tax returns for use by the organizer of the alleged that she provi - [COULD CONTAIN MORE INFORMATION]	(b)(7)(C) (b)(5) (b)(7)(C) (b)(7)(C) (b)(7)(C) (b)(7)(C) (b)(7)(C) (b)(7)(C)
(b)(7)(C)(b)(7)(C)	 \$12,000,000.00	Investigation closed prior to completion	Investigation was initiated based on a referral from the Long Island Mortgage Fraud Task Force, Melville, NY allegedly stole a number of properties in New York and Florida by forging the names of property owners as sellers on warranty deeds and then filing the deeds in the applicable county registri-[COULD CONTAIN MORE INFORMATION]	(b)(5) (b)(7)(C) (b)(7)(C) (b)(7)(C)

Page	150	
	Closing Memo-External - 6/21/12	
	Closing Memo-External - 6/26/12	

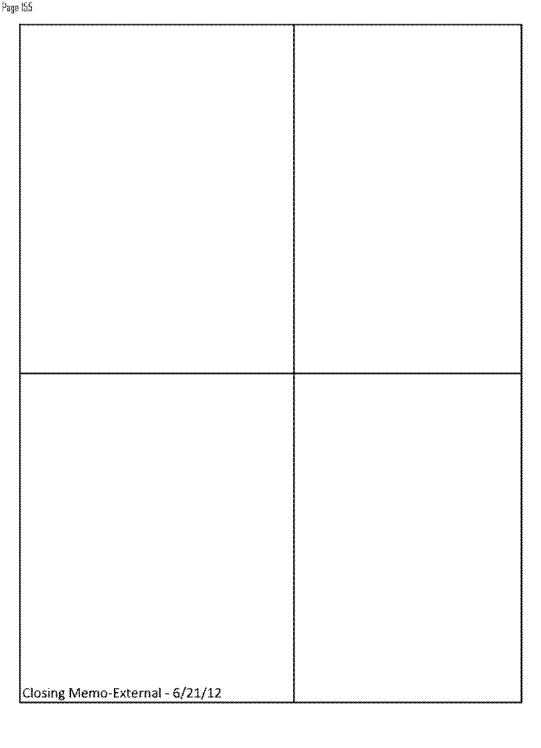
N209-003	Fidelity Borrowing Mortgage Bankers, et al, Garden City, NY; Mortgage Fraud	Invest. Closed	3/30/2012	2/13/2009
(b)(4),(b (b)(7)(c)				
(b)N72\09\004	Misapplication Misapplication	Invest. Closed	6/20/2012	4/1/2009

~	2/13/2009	2/13/2009	Garden City	NY	Yes	No	Northeast	Evans, A. Derek	(b)(7)(C)
	4/21/2009	4/6/2009	Bayonne	<b>Z</b>	No	Yes	Northeast	Evans, A. Derek	(b)(7)(C)

Federal Bureau Investigation	Bank Fraud	Division of Supervision & Consumer Protection	Closed Bank/Thrift	Bank/Thrift Operations
Another Agency	Misappropriation of Funds	Division of Supervision & Consumer Protection	Open Bank/Thrift	Bank/Thrift Operations

Page (54

					(b)(5) (b)(7)(C) (b)(7)(C)
				This investigation was initiated based on a referral from the Long Island Mortgage Fraud Task Force, Melville, NY. Fidelity Borrowing Mortgage Bankers (Fidelity), Garden City, NY, allegedly employed brokers and loan officers who routinely falsified mortgage applications and supporting documents to obtain loans for customers who could not otherwise qualify	(b)(7)(C)
	<b>Othe</b> r		No action taken based on inv finding	for mortgage loans. Further allegations - [COULD CONTAIN MORE INFORMATION]	258
					 (b)(5)
(b)	)(5),(b)(7) <u>(</u> C)	······································		This investigation was initiated based on a	(b)(7)(C) (b)(7)(C)
	Bank/Thrift Employee/Official		Action taken based on investigative find	CONTAIN MORE INFORMATION]	1,130.00





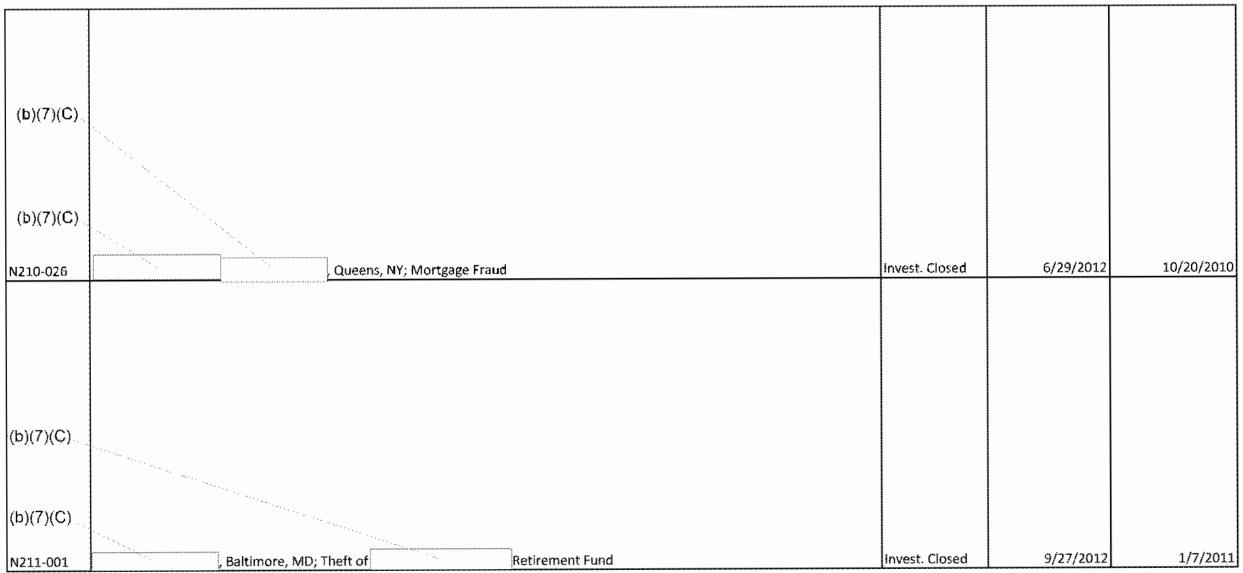
12/18/2009	12/18/2009	Laurel	ME	Yes	No	Northeast	Evans, A. Derek	 	(b)(7)(C)
10/1/2010		New Brunswick	NĴ	No	No	Northeast	Evans, A. Derek		(b)(7)(C)

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Department of Justice	Bank Fraud	Division of Supervision & Consumer Protection	Closed Bank/Thrift	Bank/Thrift Operations
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Division of Risk Management Supervision	Bank Fraud	Division of Risk Management Supervision	Open Bank/Thrift	Bank/Thrift Operations

				(b)(5) (b)(7)(C) (b)(7)(C)
(b)(7)(C) (b)(7)(C) (b)(4),(b)(8) (b)(4),(b)(8)			This investigation was based on a request for assistance from the Maryland Mortgage Fraud Task Force and the Federal Bureau of Investigation (FBI), Baltimore Field Office, Baltimore, MD, into allegations that a licensed loan originator in the state of Maryland and a former employee of MD, devised and executed	(b)(7)(C) (b)(7)(C)
(b)(7)(C)	 \$1,000,000,00	Action_taken based on investigative find	- [COULD CONTAIN [MORE INFORMATION]	(b)(7)(C) 579
·				(b)(7)(C) (b)(5) (b)(7)(C)
			This investigation was initiated based on a referral from the Division of Risk Management Supervision (RMS) regarding a significant check kiting scheme perpetrated	(b)(7)(C) (b)(7)(C)
(b)(4),(b)(8) (b)(4),(b)(8) (c)	 		by , New Brunswick, NJ, commercial customer On	(b)(7)(C)
(b)(4),(b)(8)	 	Action taken based		(b)(7)(C) (b)(8)
Bank/Thrift Employee/Official	\$839,440.00	l .	[COULD CONTAIN MORE INFORMATION]	566.5

Closing Memo-External - 6/26/12	
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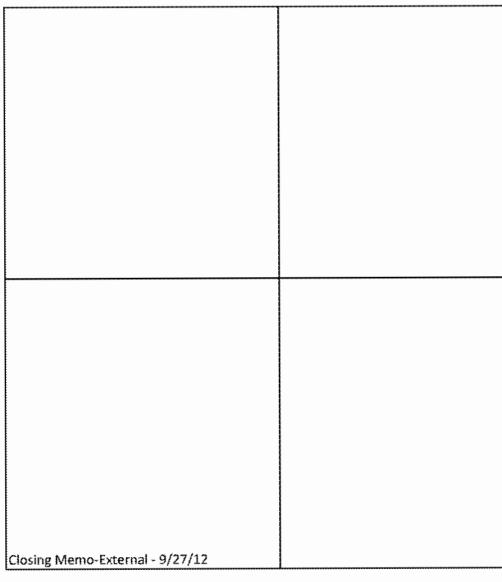


12/28/2011	10/22/2010	Queens	NY	Yes	No	Northeast	Evans, A. Derek	.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	(b)(7)(C)
3/1/2012		Baltimore	MD	No	No	Northeast	Evans, A. Derek		(b)(7)(C)

Department of Homeland Security (USSS and ICE)	False Purchaser Qualification	Division of Risk Management Supervision	Open Bank/Thrift	Other Contracting/Purchasing
OI Initiated	Embezzlement	Not Applicable	Other FDIC Operations	Employee Activities

Page (64

				This investigation was initiated based on a request for assistance from the USSS NY field office and NY NYPD Intelligence Division. The NY NYPD Intelligence Division request investigative assistance from the USSS NY field office and the FDIC / OIG regarding an allegation of mortgage fraud being conducted by known associates of an ongoing terrorism case.		(b)(5) (b)(7)(C) (b)(7)(C) (b)(7)(C) (b)(7)(C)
	)(7)(C)		Action taken based	- [COULD CONTAIN MORE INFORMATION]	5 5 7 7 8	(b)(7)(C)
(b)	Other (7)(C)	 \$495,000.00		This investigation was initiated based on a complaint by a former FDIC employee.  is a retired FDIC employee living in	7	(b)(5) (b)(5),(b)(7)(C) (b)(7)(C) (b)(7)(C) (b)(7)(C)
	)(7)(C)		Action taken based	[COULD CONTAIN		
	Other	\$500,000.00	on investigative find	MORE INFORMATION]		357





(b)(4),(b)(	**************************************	Riverhead, NY; False Financial Reports	Invest. Closed	6/28/2012	8/1/2011
TVZZZ VZZ					
(b)(7)(C)					
N211-013	, New York, NY; Bank Fraud		Invest. Closed	9/27/2012	7/18/2011

3/19/2012	8/1/2011	Riverhead	NY	No	No	Northeast	Evans, A. Derek	 	(b)(7)(C)
8/2/2011	7/18/2011	New York	NY	No	No	Northeast	Evans, A. Derek		(b)(7)(C).

	· · · · · · · · · · · · · · · · · · ·			1
Department of Justice	Records and Reports	Not Applicable	Open Bank/Thrift	Bank/Thrift Operations
Federal Bureau Investigation	Bank Fraud	Division of Supervision & Consumer Protection	Open Bank/Thrift	Bank/Thrift Operations

(b)(4),(b)(8) (b)(4),(b)(8) (b)(4),(b)(8)	1	Allegation	This investigation was based on a request for assistance from the United States Attorney's Office (USAO) for the Eastern District of New York (EDNY), Brooklyn, NY, concerning  Riverhead, NY; Suffolk is regulated by the Office of the Comptroller of the Currency (OCC). This is a joint investigation with the Federal Bureau of - [COULD CONTAIN MORE INFORMATION]	(b)(5) (b)(7)(C)
Bank/Thrift Employee/Official	\$0.00 lu	irisabstanipa <u>y</u> ea	CONTAIN MORE INTO ANIA TIONS	(b)(7)(C)
			This investigation was initiated based on a request for assistance from the Federal	(b)(7)(C) (b)(7)(C)
			Bureau of Investigation (FBI) regarding an apparent embezzlement by (Foster), a former employee of Citigroup.	(b)(7)(C)
(b)(4),(b)(8)			Foster was a Vice President in Citigroup's internal Treasury Finance Department and	( <u>b)(7)</u> (C)
				(b)(7)(C)
Bank/Thrift Employee/Official	1	Action taken based on investigative find	CONTAIN MORE INFORMATION]	70.5

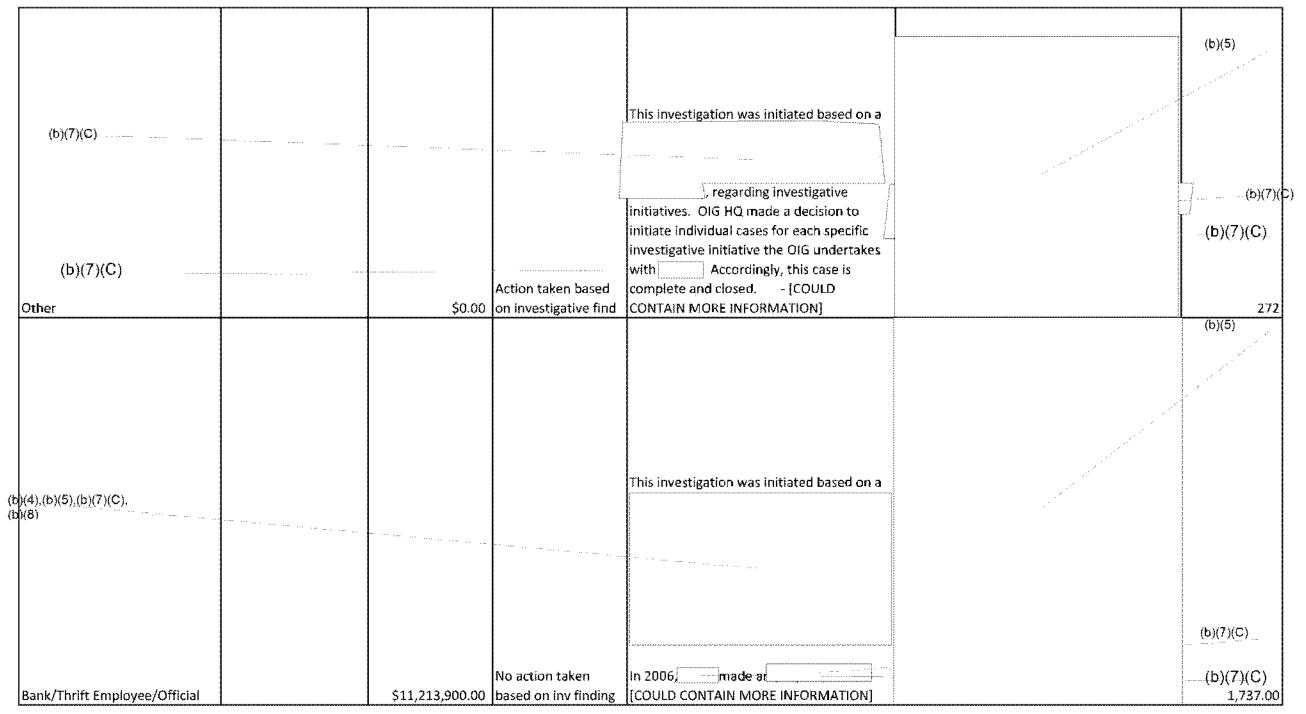
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Clasina Morea Estarral 0/27/12	

Page 170 Closing Memo-External - 9/27/12

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N212-005	Asset Forfeiture and Money Laundering Section Cases	Invest. Closed	9/27/2012	4/2/2012
W212-005	PASSECT OTTERUS C UTIL SPRANCY LAUTINGS STEELOTT CUSCS	iniacht' Cinaca	3) 2.7/2012	7/2/2012
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(b)(7)(C)		***	***************************************	
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b/ <del>\$268-681</del>	Salt Lake City, Utah (victim); Bank Fraud/Embezzlement	Invest. Closed	3/26/2012	2/14/2008

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	4/2/2012		Washington	DC	No	Yes	Northeast	Evans, A. Derek		(b)	)(7)(C)
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	2/14/2008	3/11/2009	Salt Lake City	UT	Mo	<u>Ino</u>	San Francisco	Younger, Laurie L.		(b)	)(7)(C)

Department of Justice	Fraud Offenses, general	Division of Risk Management Supervision	Open Bank/Thrift	Bank/Thrift Operations
Department of Justice	Bank Fraud	Division of Supervision & Consumer Protection	Closed Bank/Thrift	Bank/Thrift Operations



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Closing Memo-Internal - 9/27/12	
Closing Memo-External - 3/21/12	

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(b)(4),(b) (b)(7)(C) (b)(7)(C)	(8)			
(b)(7)(C)		***************************************	***************************************	
S208-003	Beverly Hills, CA (victim); Embezzlement	Invest. Closed	6/18/2012	3/7/2008
(b)(4),(b)(				
S208-006	Scottsdale, AZ; Multi-State Mortgage Fraud	Invest. Closed	6/18/2012	3/25/2008

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3/7/2008	3/6/2008	Beverly Hills	CA	No	No	San Francisco	Younger, Laurie L.	 (b)(7)(C).
3/25/2008	4/4/2008	Scottsdale	AZ	Yes	Yes	San Francisco	Younger, Laurie L.	(b)(7)(C)

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Department of Homeland Security (USSS and ICE)	Bank Fraud	Division of Supervision & Consumer Protection	Open Bank/Thrift	Bank/Thrift Operations
epartment of Homeland Security (USSS and ICE)	Bank Fraud	Division of Supervision & Consumer Protection	Open Bank/Thrift	Bank/Thrift Operations

					(b)(5)
(b)(4),(b)(8)	···			This investigation was initiated after a request for assistance from the Federal Bureau of Investigation (FBI). during a surprise cash count conducted on December 12, 2007, by	(b)( <u>5),(b)(</u> 7)( <b>c</b> ) (b)(5)
(b)(4),(b)(8) ———————————————————————————————————				Beverly Hills, CA, a shortage of was discovered. An initial referral was made to the Beverly Hills Police Department (BHPD), and they	
Bank/Thrift Employee/Official			No action taken based on inv finding	interviewed the primary suspects: [] [COULD CONTAIN MORE INFORMATION]	(b)(7)(C) 78
					(b)(5)
(b)(4),(b)(8) (b)(7)(C)	····· ··· ··· ··· ··· ··· ··· ··· ···	·	····· ··· ··· ··· ··· ··· ··· ··· ···	This investigation was initiated based on a request for assistance from the Department of Homeland Security, Immigration and Customs Enforcement (ICE). It was initially	(b)(7)(C) (b)(7)(C) (b)(7)(C) (b)(7)(C)
(b)(7)(C)(b)(7)(C)				and its principals and and brokered and sold fraudulent	(b)(7)(C) (b)(7)(C)
			Action taken based	mortgages to various financial institutions. Investigation disclosed the existence of a mortgage fraud - (COULD CONTAIN MORE	(b)(7)(C) (b)(7)(C) (b)(7)(C)(b)(a) (b)(7)(C)
Bank/Thrift Customer		\$50,000,000.00	on investigative find	INFORMATION]	36

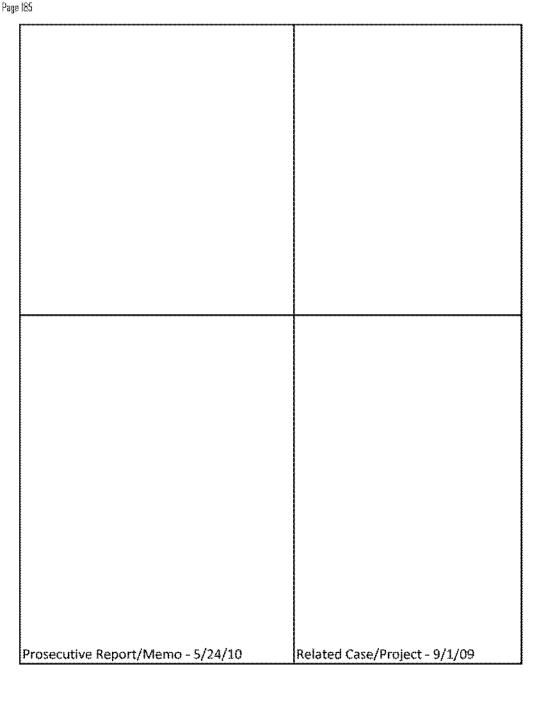
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Closing Memo-External - 6/18/12 Invest./Pros. Complete - 6/30/08	
Invest./Pros. Complete - 2/28/12	
Closing Memo-External - 6/18/12	
Closing Memo-External - 9/27/12	





7/6/2009	7/6/2009	Los Angeles	CA	No	Yes	San Francisco	Younger, Laurie L.	(b)(7.)(C)
3/16/2010	3/12/2010	Scottsdale	AZ	Yes	Yes	San Francisco	Younger, Laurie L.	(b)(7)(C)

Division of Resolutions & Receiverships	None of the Above	Division of Resolutions & Receiverships	Closed Bank/Thrift	Bank/Thrift Operations
DIVISION OF RESOLUTIONS & RECEIVERSINGS	None of the Moove	DIAISION OF VESOIGNOUS & VECEINELINDS	Cioscu Danky Hillit	Danky Hint Operations
OI Initiated	Bank Fraud	Division of Resolutions & Receiverships	Closed Bank/Thrift	Bank/Thrift Operations



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(b)(7)(C)					
(b)(7)(C)					
\$210-044	7 A A A A A A A A A A A A A A A A A A A	Community Bank of Nevada, Las Vegas, NV; Commercial Loan Fraud	Invest. Closed	9/28/2012	8/19/2010
(b)(7)(C)	*				
S210-048	Jeff Navin,	Phoenix, AZ; Fraudulent Use of FDIC/Sale of Fictitious FDIC-Insured CDs	Invest. Closed	12/3/2012	10/7/2010

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3/22/2012	4/20/2012	Las Vegas	NV	No	Nọ	San Françisço	Walters, Wade V.	,	(b)(7)	(C)
11/1/2010	12/21/2010	Phoenix	AZ	No	Yes	San Francisco	Younger, Laurie L.		(b)(7)	(C)

Contractor	Bank Fraud	Division of Resolutions & Receiverships	Closed Bank/Thrift	Bank/Thrift Operations
State/Local Government	Mail/Wire Fraud	Not Applicable	Other FDIC Operations	Other FDIC Operations

(b)(4),(b)(7)(C) (b)(4),(b)(7)(C) Debtor	\$3,500,000.00	No action taken based on inv finding	This investigation was initiated based on information provided by a contractor working for the FDIC division of Resolutions and Receiverships (DRR) regarding a commercial loan customer of Community Bank of Nevada (CBON) (FDIC Cert. 34043), Las Vegas, NV. CBON failed on August 14, 2009.  On January 11, 2007, CBON extended a is a limited lia - [COULD CONTAIN MORE INFORMATION]	(b)(7)(C) (b)(5) (b)(7)(C) (b)(7)(C) (b)(7)(C) (b)(7)(C) (b)(5),(b)(7)(C) (b)(7)(C) 380
Other		Action taken based on investigative find	This investigation was initiated upon a request for assistance from the Maricopa County Sheriff's Office (MCSO) and the Securities Division of the Arizona Corporation Commission. On August 17, 2011, Jeffrey P. Navin (Navin) was indicted in connection with his role in operating a \$6.3 million Ponzi scheme through which he posed as a "FDIC Broker" and marketed and sold fictitious FDIC-insured Certi - [COULD CONTAIN MORE INFORMATION]	(b)(5)

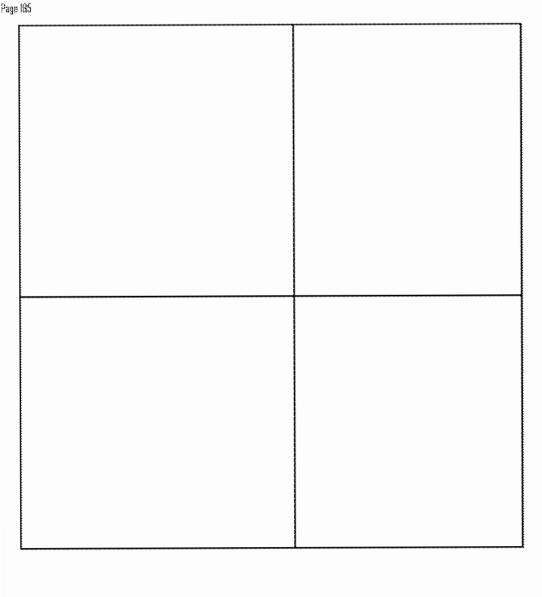
Page	190	
	Closing Memo-External - 9/27/12	
	Closing Memo-External - 12/3/12	

(b)(7)(C) (b)(7)(C)				
S211-019	Impersonation of an employee - Phishing attempt a	Invest. Closed	3/29/2012	10/4/2011
(b)(7)(C) (b)(7)(C)				
S211-020	Employee misuse of position	Invest. Closed	3/29/2012	10/12/2011

3/22/2012	Salinas	CA	No	No	San Francisco	Walters, Wade V.	 (b)(7)(C)
3/22/2012	Irvine	CA	No	No	San Francisco	Walters, Wade V.	 (b)(7)(C)

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Division of Risk Management Supervision	False Personation	Division of Risk Management Supervision	Open Bank/Thrift	Bank/Thrift Operations
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Division of Resolutions & Receiverships	Ethics Violations	Division of Resolutions & Receiverships	Other FDIC Operations	Employae Activities

(b)(4),(b)(8) (b)(7)(C) (b)(4),(b)(8) (b)(7)(C) (b)(4),(b)(5),(b)(7)(C), (b)(8) Other (b)(7)(C)		Transferred to another OIG office	This investigation was initiated based on information received from The Division of Risk Management Supervision (RMS) regarding a phishing attempt for customer information at	(b)(5) (b)(7)(C) (b)(7)(C) (b)(7)(C) (b)(7)(C)
(b)(7)(C)		anderes old office	This case is being opened pursuant to receipt of an allegation that	(b)(5) (b)(7)(C) (b)(7)(C) (b)(7)(C)
(b)(7)(C) (b)(7)(C) (b)(7)(C)			engaging in inappropriate activities by representing distressed homeowners pending foreclosures to banking entities under the color of his position with the literal statement of the color of his position with the literal statement of the color of his position with the literal statement of the color of his position with the literal statement of the color of his position with the literal statement of the color of his position with the literal statement of the color of his position with the literal statement of the color of his position with the color of	(b)(7)(C).
FDIC Current/Former Employee	\$0.00	Action taken based on investigative find	position, email address and telephone number in correspondence with entities a - [COULD CONTAIN MORE INFORMATION]	_(b)(7)(C) 20



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(b)(7)(C)				
(b)(7)(C)				
(b)(7)(C				
(b)(7)(C) \$212-001	<b> </b>	Invest. C	losed 9/27/2012	1/6/2012
(b)(7)(C)				
b)(7)(C).				
X212-012		Invest. C	losed 12/14/2012	12/11/2012

3/12/2012	1/6/2012	San Francisco	CA	No	No	San Francisco	Walters, Wade V.		(b)(7)(C)
12/11/2012		New York	NY	No	No	ECU	Chappell, James H.	 	(b)(7)(C)

Federal Bureau Investigation	Bank Fraud	Division of Resolutions & Receiverships	Closed Bank/Thrift	Bank/Thrift Operations
Federal Bureau Investigation	Bank Fraud	Office of Inspector General	Open Bank/Thrift	Bank/Thrift Operations

(b)(7)(C)(b)(4),(b)(8)(b)(7)(C)	 \$23,400,000.00	No action taken based on inv finding	This investigation was initiated based on a referral from the Federal Bureau of Investigation (FBI), San Francisco Field Office, regarding San Francisco, CA. According to the referral, applied for and received four (4) loans totaling approximately from Vineyard Bank (FDIC Cert. 23556), Rancho Cucamonga, CA. Vineyard [COULD CONTAIN MORE INFORMATION]	(b)(5) (b)(7)(C) (b)(7)(C) (b)(7)(C) (b)(7)(C) (b)(7)(C) (b)(7)(C) (b)(7)(C) (b)(7)(C) (b)(7)(C)
(b)(4),(b)(8) (b)(4),(b)(8) Bank/Thrift Customer	\$0.00	Investigation closed prior to completion	This investigation was initiated based on a request for assistance from the New York Division of the Federal Bureau of Investigation (FBI). The FBI was informed that a number of institutions, including  could be involved in a multi-million dollar chec - [COULD CONTAIN MORE INFORMATION]	(b)(7)(C) (b)(5) (b)(7)(C) (b)(7)(C)

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Chaine Morro Francia 0/27/12	Related case/Project - 7/9/09
Closing Memo-External - 9/27/12	Related case/Project - 7/9/09
	Related Case/Project - 12/14/12

