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Description of document: List of Federal Deposit Insurance Corporation (FDIC) Office of Inspector General (OIG) investigations closed during CY 2012

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Source of document: FDIC  
Legal Division  
FOIA/PA Group  
550 17th Street, NW  
Washington, D.C. 20429  
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[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 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 5<sup>th</sup> 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
(b)(7)(C) A207-016	[redacted], 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) (b)(7)(C) (b)(7)(C) (b)(7)(C) (b)(7)(C) A208-007	[redacted], Former [redacted] Employees, Woodbridge, VA; Mortgage Fraud	Invest. Closed	6/21/2012	4/11/2008

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.	<input type="text"/>
6/9/2008	4/14/2008	Woodbridge	VA	Yes	No	Atlanta	Evans, A. Derek	<input type="text"/>

(b)(7)(C)

(b)(7)(C)

Source of Allegation	Offense Class	FDIC Division	Victim	Program Activity
Division of Risk Management Supervision	Bank Fraud	Division of Risk Management Supervision	Open Bank/Thrift	Bank/Thrift Operations
	Mail/Wire Fraud	Not Applicable	Open Bank/Thrift	Bank/Thrift Operations

Principal Subject Type	Potential Violation(s))	Fraud Amount	Investigation Result	Predication Synopsis	Status Updates	Hours Charged
(b)(7)(C) (b)(7)(C)  Bank/Thrift Employee/Official		\$35,000,000.00	Action taken based on investigative find	This investigation was initiated based on information provided by the FDIC Division of Risk Management Supervision (RMS) alleging that [REDACTED], 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 on loan applications. In addition, - [COULD CONTAIN MORE INFORMATION]		(b)(5)  (b)(7)(C) (b)(7)(C) (b)(7)(C) (b)(7)(C)  751
(b)(4),(b)(7)(C), (b)(7)(D),(b)(8)  (b)(4),(b)(7)(C), (b)(8)  (b)(7)(C)  Bank/Thrift Employee/Official			Action taken based on investigative find	This investigation was initiated based on a [REDACTED] [COULD CONTAIN MORE INFORMATION]		(b)(5)       (b)(7)(C)  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)				
A208-012	Bonnie Jean Bain, Former Teller Supervisor, [redacted] Charleston, WV; Embezzlement	Invest. Closed	2/29/2012	5/6/2008
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.	
9/30/2008	9/30/2008	Miami	FL	Yes	No	Atlanta	Moran, Jason T.	

(b)(7)(C)

(b)(7)(C)

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

(b)(4),(b)(8)			Action taken based on investigative find	<p>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 [redacted] Charleston, WV. This memorandum is for information only; no action is required by your office.</p> <p>Background: This investigation was initiated based on information provided by the FDIC Div - [COULD CONTAIN MORE INFORMATION]</p>		(b)(5) 796
Other		\$25,000,000.00	Action taken based on investigative find	<p>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.</p> <p>The investigation to date has confirmed widespread mortgage fraud in Southern Florida. The Miami Mortga - [COULD CONTAIN MORE INFORMATION]</p>		(b)(5) (b)(7)(C) (b)(7)(C) (b)(7)(C) (b)(7)(C) 4,057.50

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)				
A209-003	& Home builders, Naples, FL; Mortgage Fraud	Invest. Closed	10/11/2012	1/21/2009

12/15/2008	12/12/2008	Duluth	GA	No	No	Atlanta	Chappell, James H.	
1/21/2009	1/26/2009	Naples	FL	Yes	No	Atlanta	Moran, Jason T.	

(b)(7)(C)

(b)(7)(C)

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



<p>(b)(4),(b)(8)</p> <p>(b)(4),(b)(8)</p> <p>Other</p>		<p>\$0.00</p>	<p>Investigation closed prior to completion</p>	<p>This investigation was initiated based on information contained in the [redacted] Haven Trust Bank (Haven 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 December 12, 2008.</p> <p>Investigation concentrated on two (2) commercial loans that are connected to the bank and form - [COULD CONTAIN MORE INFORMATION]</p>	<p>(b)(5)</p> <p>(b)(5)</p>	<p>1,311.50</p>
<p>(b)(4),(b)(7)(C), (b)(8)</p> <p>(b)(4),(b)(8)</p> <p>(b)(7)(C)</p> <p>(b)(7)(C)</p> <p>Bank/Thrift Customer</p>		<p>\$3,400,000.00</p>	<p>Action taken based on investigative find</p>	<p>This investigation was initiated based on allegations that [redacted]</p> <p>[redacted] is an FDIC regulated institution.</p> <p>Beginning in January 2006 and continuing until October 2008 [redacted] and [redacted]</p> <p>[redacted] [COULD CONTAIN MORE INFORMATION]</p>	<p>(b)(5)</p> <p>(b)(7)(C)</p> <p>(b)(7)(C)</p> <p>(b)(7)(C)</p> <p>(b)(7)(C)</p> <p>(b)(7)(C)</p> <p>(b)(7)(C)</p>	<p>882</p>

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

A209-005	Omni National Bank, Atlanta, GA; Failed Bank	Invest. Closed	9/6/2012	3/3/2009
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.	
5/13/2009	4/15/2009	Montgomery	AL	Yes	No	Atlanta	Moran, Jason T.	

(b)(7)(C)

(b)(7)(C)

Department of Justice	Bank Fraud	Division of Resolutions & Receiverships	Closed Bank/Thrift	Bank/Thrift Operations
Another Agency	Fraud Offenses, general	Division of Resolutions & Receiverships	Closed Bank/Thrift	Bank/Thrift Operations

<p>(b)(7)(C)</p> <p>(b)(7)(C)</p> <p>Bank/Thrift Employee/Official</p>		<p>\$75,000,000.00</p>	<p>Action taken based on investigative find</p>	<p>This investigation was initiated based on allegations that [REDACTED] former Omni National Bank (Omni) [REDACTED] and [REDACTED] 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 CONTAIN MORE INFORMATION]</p>	<p>(b)(5)</p> <p>(b)(7)(C)</p> <p>(b)(7)(C)</p> <p>(b)(5)</p> <p>(b)(5)</p>	<p>1,208.00</p>
<p>(b)(5)</p> <p>Bank/Thrift Employee/Official</p>		<p>\$3,000,000,000.00</p>	<p>Action taken based on investigative find</p>	<p>This investigation was initiated based on [REDACTED] 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 &amp; Whitaker (TBW), a mortgage lender in Ocala, Florida, attempted to put together a group of investors to raise the capital. If Colonial/TBW - [COULD CONTAIN MORE INFORMATION]</p>	<p>(b)(5)</p> <p>(b)(7)(C)</p> <p>(b)(7)(C)</p>	<p>4,074.00</p>


A209-015	Howard Shmuckler, dba The Shmuckler Group, LLC, Vienna, VA; Bank Fraud	Invest. Closed	9/27/2012	7/2/2009
A209-031	Orion Bank, Naples, FL; Failed Bank	Invest. Closed	10/10/2012	11/3/2009



7/5/2009	7/3/2009	Vienna	VA	Yes	No	Atlanta	Evans, A. Derek	
11/13/2009	11/4/2009	Naples	FL	No	Yes	Atlanta	Moran, Jason T.	

(b)(7)(C)

(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

Other		\$0.00	Action taken based on investigative find	<p>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]</p>	(b)(5)	1,117.00
Bank/Thrift Employee/Official	<p>(b)(4),(b)(7)(C),(b)(7)(D),(b)(8)</p> <p>(b)(4),(b)(7)(C),(b)(7)(D),(b)(8)</p>	\$109,000,000.00	Action taken based on investigative find	<p>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.</p> <p>A review of [REDACTED] [COULD CONTAIN MORE INFORMATION]</p>	(b)(5)	3,895.75

Closing Memo-External - 9/27/12	

Closing Memo -External - 9/24/12

(b)(4),(b)(8) (b)(4),(b)(8) (b)(7)(C)	A209-038 [redacted] Senior Vice-President, [redacted] and [redacted] NC; Bank Fraud	Invest. Closed	10/11/2012	11/23/2009
A210-042	Robert Graves, DSC Employee, Investigative Specialist	Invest. Closed	6/21/2012	8/9/2010

11/30/2009	1/5/2010	Mooreville	NC	No	No	Atlanta	Moran, Jason T.	
10/4/2010	8/9/2010	Pensacola	FL	No	No	Atlanta	Evans, A. Derek	

(b)(7)(C)

(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

<p>(b)(4),(b)(7)(C),(b)(7)(D),(b)(8)</p> <p>(b)(4),(b)(7)(C),(b)(7)(D),(b)(8)</p> <p>(b)(4),(b)(7)(C),(b)(7)(D),(b)(8)</p> <p>Bank/Thrift Employee/Official</p>		<p>\$950,000.00</p>	<p>Action taken based on investigative find</p>	<p>This investigation was initiated based on the review of a [REDACTED]</p> <p>[REDACTED]</p> <p>[REDACTED]</p> <p>[REDACTED]</p> <p>[REDACTED] [COULD CONTAIN MORE INFORMATION]</p>	<p>[REDACTED]</p> <p>[REDACTED]</p> <p>[REDACTED]</p> <p>[REDACTED]</p> <p>[REDACTED]</p> <p>[REDACTED]</p> <p>[REDACTED]</p>	<p>(b)(5)</p> <p>(b)(7)(C)</p> <p>(b)(7)(C)</p> <p>(b)(7)(C)</p> <p>(b)(7)(C)</p> <p>(b)(7)(C)</p> <p>(b)(7)(C)</p> <p>239</p>
<p>(b)(7)(C)</p> <p>(b)(7)(A),(b)(7)(C)</p> <p>FDIC Current/Former Employee</p>		<p>\$0.00</p>	<p>Action taken based on investigative find</p>	<p>This investigation was initiated based on information received from the Federal Bureau of Investigation regarding John Robert Graves, former RMS Investigative Specialist. [REDACTED]</p> <p>[REDACTED]</p> <p>[REDACTED]</p> <p>FBI has been receive - [COULD CONTAIN MORE INFORMATION]</p>	<p>[REDACTED]</p> <p>[REDACTED]</p> <p>[REDACTED]</p> <p>[REDACTED]</p>	<p>(b)(5)</p> <p>(b)(7)(C)</p> <p>(b)(7)(C)</p> <p>(b)(7)(C)</p> <p>296.5</p>



Closing Memo-External - 9/24/12	
Closing Memo-External - 6/21/12	

A210-086	CommunitySouth Bank and Trust, Easley, SC; Bank Fraud	Invest. Closed	10/2/2012	9/24/2010
C204-013	<div data-bbox="59 1019 236 1058" data-label="Text"><p>(b)(4),(b)(8)</p></div> <div data-bbox="75 1097 182 1133" data-label="Text"><p>(b)(7)(C)</p></div> <div data-bbox="32 1188 139 1224" data-label="Text"><p>(b)(7)(C)</p></div> <div data-bbox="456 1247 645 1279" data-label="Text"><p>Former CEO of</p></div> <div data-bbox="1088 1247 1438 1279" data-label="Text"><p>Bank Fraud and Self Dealing</p></div>	Invest. Closed	3/30/2012	5/26/2004

11/3/2011	11/3/2011	Easley	SC	No	No	Atlanta	Chappell, James H.	
(b)(7)(C) 9/1/2004 16:19	10/8/2004		KY	No	No	Chicago	Evans, A. Derek	

(b)(7)(C)

(b)(7)(C)

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

<p>(b)(7)(C)</p> <p>Bank/Thrift Customer</p>		<p>\$0.00</p>	<p>Investigation closed prior to completion</p>	<p>This investigation was initiated based on information received from the FDIC Division of Risk Management Supervision (RMS). [REDACTED] is a former mortgage loan officer at Community SouthBank and Trust (CSBT) (FDIC Cert. 57868), Easley, SC. Between September 2006 and June 2008, [REDACTED] participated in a number of activities that resulted in a significant financial loss for th - [COULD CONTAIN MORE INFORMATION]</p>	<p>(b)(5)</p> <p>(b)(7)(C)</p> <p>(b)(7)(C)</p> <p>(b)(7)(C)</p> <p>(b)(7)(C)</p>	<p>215.5</p>
<p>(b)(7)(C)</p> <p>(b)(7)(C)</p> <p>(b)(4),(b)(8)</p> <p>(b)(7)(C)</p> <p>(b)(4),(b)(8)</p> <p>Bank/Thrift Employee/Official</p>	<p>18 USC 1344 Bank Fraud</p>	<p>\$12,000,000.00</p>	<p>Action taken based on investigative find</p>	<p>This investigation was initiated based on information received from the FDIC Division of Risk Management Supervision (RMS) and the Atlanta Legal Division that [REDACTED] former CEO of [REDACTED] was suspected of making nominee loans to cover vast overdrafts by two automobile dealers and their related companies. [REDACTED] [COULD CONTAIN MORE INFORMATION]</p>	<p>(b)(5)</p> <p>(b)(5)</p> <p>(b)(7)(C)</p> <p>(b)(7)(C)</p> <p>(b)(7)(C)</p>	<p>2,143.00</p>

Closing Memo-External - 3/29/12	

(b)(4),(b)(8)  (b)(7)(C)  C206-002	[Redacted] Springfield, IL; Bank Fraud	Invest. Closed	3/21/2012	1/23/2006
(b)(7)(C)  C209-015	[Redacted] Multiple Failed Institutions and Allegations of Loan Fraud	Invest. Closed	11/29/2012	7/6/2009

3/16/2006	3/16/2006	Springfield	IL	No	No	Chicago	Lucas, John E.	
12/8/2009	12/8/2009	Oregon	IL	No	No	Chicago	Lucas, John E.	

(b)(7)(C)

(b)(7)(C)



	Bank Fraud	Division of Supervision & Consumer Protection	Open Bank/Thrift	Bank/Thrift Operations
Division of Risk Management Supervision	Bank Fraud	Division of Resolutions & Receiverships	Closed Bank/Thrift	Bank/Thrift Operations

<p>(b)(4),(b)(7)(C),(b)(7)(D),(b)(8)</p> <p>(b)(4),(b)(7)(C),(b)(7)(D),(b)(8)</p> <p>Bank/Thrift Employee/Official</p>		<p>\$447,554.00</p>	<p>No action taken based on inv finding</p>	<p>This investigation was initiated based on a</p> <p>[COULD CONTAIN MORE INFORMATION]</p>	<p>(b)(5)</p> <p>(b)(7)(C)</p> <p>(b)(7)(C)</p> <p>(b)(7)(C)</p> <p>(b)(7)(C)</p> <p>(b)(7)(C)</p> <p>341.75</p>
<p>(b)(7)(C)</p> <p>(b)(7)(C)</p> <p>(b)(7)(C)</p> <p>Bank/Thrift Employee/Official</p>		<p>\$4,341,001.00</p>	<p>No action taken based on inv finding</p>	<p>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.</p> <p>[redacted] of [redacted] had multiple loans, both secured and unsecured, at Rock River Bank, F - [COULD CONTAIN MORE INFORMATION]</p>	<p>(b)(5)</p> <p>(b)(5)</p> <p>(b)(7)(C)</p> <p>(b)(7)(C)</p> <p>832.5</p>

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

<p>(b)(7)(C)</p> <p>(b)(7)(C)</p> <p>C209-027</p>	<p>[Redacted]</p> <p>[Redacted]</p> <p>CF Bancorp, Port Huron, MI; Alleged Obstruction of an Examination</p>	<p>Invest. Closed</p>	<p>12/19/2012</p>	<p>9/10/2009</p>
<p>(b)(4),(b)(8)</p> <p>(b)(7)(C)</p> <p>C210-019</p>	<p>[Redacted]</p> <p>[Redacted]</p> <p>Former Bank Director, [Redacted], MI (Victim); Alleged Commercial Loan Fraud</p>	<p>Invest. Closed</p>	<p>12/27/2012</p>	<p>3/2/2010</p>

9/23/2009	9/23/2009	Port Huron	MI	No	No	Chicago	Lucas, John E.	
(b)(7)(C) 6/21/2010	6/22/2010		MI	No	No	Chicago	Lucas, John E.	

(b)(7)(C)

(b)(7)(C)

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

<p>(b)(7)(C)</p> <p>(b)(4),(b)(8)</p> <p>(b)(4),(b)(8)</p> <p>(b)(7)(C)</p> <p>(b)(4),(b)(8)</p> <p>Bank/Thrift Employee/Official</p>		<p>\$0.00</p>	<p>Action taken based on investigative find</p>	<p>This investigation was initiated based on a referral from the FDIC Division of Risk Management Supervision (RMS) regarding [REDACTED] former President of Mortgage Banking, [REDACTED] based on a referral from the Division of Supervision and Consumer Protection. [REDACTED] is an FDIC regulated bank [REDACTED]</p> <p>[COULD CONTAIN MORE INFORMATION]</p>		<p>(b)(5)</p> <p>(b)(7)(C)</p> <p>(b)(7)(C)</p> <p>(b)(7)(C)</p> <p>(b)(7)(C)</p> <p>(b)(7)(C)</p> <p>(b)(7)(C)</p> <p>430</p>
<p>(b)(4),(b)(7)(C),(b)(7)(D),(b)(8)</p> <p>(b)(4),(b)(7)(C),(b)(7)(D),(b)(8)</p> <p>Bank/Thrift Employee/Official</p>		<p>\$1,133,000.00</p>	<p>Action taken based on investigative find</p>	<p>This investigation was initiated based on the review of a [REDACTED]</p> <p>[REDACTED]</p> <p>[REDACTED]</p> <p>[REDACTED]</p> <p>[REDACTED]</p> <p>[REDACTED] [COULD CONTAIN MORE INFORMATION]</p>		<p>(b)(5)</p> <p>(b)(7)(C),(b)(7)(8)</p> <p>(b)(5)</p> <p>168.5</p>

<p>Closing Memo-External - 12/19/12</p> <p>Invest./Pros. Complete - 12/19/12</p> <p>Prosecutive Report/Memo - 1/28/10</p>	<p>Related Case Project - 11/19/09</p>
<p>Invest./Pros. Complete - 12/27/12</p> <p>Closing Memo-External - 12/10/12</p>	



<p>(b)(4),(b)(8)</p> <p>(b)(7)(C)</p> <p>(b)(7)(C)</p> <p>C210-041</p>	<p>[Redacted] Commercial Loan Fraud</p>	<p>Invest. Closed</p>	<p>6/21/2012</p>	<p>6/23/2010</p>
<p>(b)(4),(b)(8)</p> <p>(b)(7)(C)</p> <p>(b)(7)(C)</p> <p>C211-004</p>	<p>[Redacted] Cashier, [Redacted] Alleged Embezzlement</p>	<p>Invest. Closed</p>	<p>3/5/2012</p>	<p>1/12/2011</p>

(b)(7)(C) 9/28/2010	9/28/2010	[REDACTED]	IL	No	No	Chicago	Lucas, John E.	[REDACTED]	(b)(7)(C)
(b)(6) 3/8/2011	3/8/2011	[REDACTED]	IL	No	No	Chicago	Lucas, John E.	[REDACTED]	(b)(7)(C)

	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



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

(b)(4),(b)(8) (b)(7)(C) C211-007	[REDACTED] CEO [REDACTED]; Embezzlement	Invest. Closed	1/4/2012	2/11/2011
(b)(7)(C) (b)(4),(b)(8) (b)(7)(C) C211-008	[REDACTED] EVP, [REDACTED]; Embezzlement	Invest. Closed	2/15/2012	2/15/2011

(b)(7)(C) 4/1/2011	4/11/2011	[Redacted]	KY	No	No	Chicago	Lucas, John E.	[Redacted]
(b)(7)(C) 2/16/2011	2/15/2011	[Redacted]	IL	No	No	Chicago	Lucas, John E.	[Redacted]

(b)(7)(C)

(b)(7)(C)

Division of Risk Management Supervision	Embezzlement	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



<p>(b)(7)(C)</p> <p>(b)(4),(b)(8)</p> <p>(b)(4),(b)(8)</p> <p>(b)(4),(b)(8)</p> <p>(b)(4),(b)(8)</p> <p>(b)(7)(C),(b)(8)</p> <p>(b)(7)(C)</p> <p>Bank/Thrift Employee/Official</p>		<p>\$1,900,000.00</p>	<p>Action taken based on investigative find</p>	<p>This investigation was initiated based on information received from the Division of Risk Management Supervision (RMS) regarding [REDACTED] Chief Executive Officer (CEO), [REDACTED] [REDACTED] KY.</p> <p>On February 11, 2011, [REDACTED]</p> <p>[REDACTED]</p> <p>[COULD CONTAIN MORE INFORMATION]</p>		<p>(b)(5)</p> <p>(b)(7)(C)</p> <p>(b)(7)(C)</p> <p>(b)(7)(C)</p> <p>(b)(7)(C)</p> <p>(b)(7)(C)</p> <p>(b)(7)(C)</p> <p>82</p>
<p>(b)(4),(b)(8)</p> <p>(b)(4),(b)(8)</p> <p>(b)(4),(b)(8)</p> <p>(b)(4),(b)(7)(C),(b)(8)</p> <p>(b)(7)(C),(b)(8)</p> <p>Bank/Thrift Employee/Official</p>		<p>\$4,400,000.00</p>	<p>Action taken based on investigative find</p>	<p>This investigation was initiated based on information provided by the Division of Risk Management Supervision (RMS) concerning [REDACTED] IL; [REDACTED]s regulated by the FDIC.</p> <p>On February 14, 2011, [REDACTED]</p> <p>[REDACTED]</p> <p>[REDACTED] [COULD CONTAIN MORE INFORMATION]</p>		<p>(b)(5)</p> <p>(b)(8)</p> <p>(b)(8)</p> <p>121.5</p>

Closing Memo-External - 1/4/12 Invest./Pros. Complete - 1/4/12	
Closing Memo-External - 2/15/12 Invest./Pros. Complete - 2/15/12	

<p>(b)(4),(b)(8) (b)(7)(C) (b)(9)</p>	<p>11-025 [redacted] Loan Officer, [redacted], KY; Embezzlement</p>	<p>Invest. Closed</p>	<p>3/30/2012</p>	<p>2/15/2011</p>
<p>(b)(7)(C)</p>	<p>C212-006 [redacted] Indymac Bank FSB; Bank Fraud</p>	<p>Invest. Closed</p>	<p>11/5/2012</p>	<p>1/24/2012</p>

(b)(7)(C) 6/30/2011			KY	No	No	Chicago	Evans, A. Derek	
3/22/2012	3/23/2012	Dayton	OH	No	No	Chicago	Lucas, John E.	

(b)(7)(C)

(b)(7)(C)

Department of Justice	Embezzlement	Division of Risk Management Supervision	Open Bank/Thrift	Bank/Thrift Operations
Federal Bureau Investigation	Bank Fraud	Division of Resolutions & Receiverships	Closed Bank/Thrift	Asset Management



Closing Memo-External - 3/23/12	
Closing Memo-External - 11/5/12 Invest./Pros. Complete - 11/5/12	

<p>(b)(4),(b)(8)</p> <p>(b)(7)(C)</p> <p>C212-019</p>	<p>[redacted] former Chairman &amp; CEO, [redacted] Chicago, IL; Alleged Misuse of Position</p>	<p>Invest. Closed</p>	<p>9/4/2012</p>	<p>3/16/2012</p>
<p>(b)(4),(b)(8)</p> <p>(b)(7)(C)</p> <p>(b)(7)(C)</p> <p>D205-026</p>	<p>[redacted], LA (victim); Bank Fraud</p>	<p>Invest. Closed</p>	<p>1/11/2012</p>	<p>6/27/2005</p>



3/20/2012	3/23/2012	Chicago	IL	No	No	Chicago	Lucas, John E.	
(b)(7)(C)								
8/24/2005 16:43	8/22/2005		LA	No	No	Dallas	Younger, Laurie L.	

(b)(7)(C)

(b)(7)(C)

(b)(5)	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

<p>(b)(5),(b)(7)(C),(b)(8)</p> <p>(b)(4),(b)(7)(C),(b)(8)</p> <p>(b)(4),(b)(8)</p> <p>(b)(7)(C)</p> <p>(b)(4),(b)</p> <p>(b)(7)(C)</p> <p>(b)(7)(C)</p> <p>(b)(7)(C)</p> <p>Bank/Thrift Employee/Official</p>		<p>\$0.00</p>	<p>Allegation unsubstantiated</p>	<p>This investigation was initiated based on a</p> <p>[REDACTED]</p> <p>[REDACTED]</p> <p>to [REDACTED] (FDIC</p> <p>[REDACTED] Chicago, IL [REDACTED]</p> <p>[REDACTED] is the owner of [REDACTED]</p> <p>[REDACTED] is the - [COULD</p> <p>CONTAIN MORE INFORMATION]</p>		<p>(b)(5)</p> <p>(b)(8)</p> <p>(b)(8)</p> <p>(b)(7)(C)</p> <p>(b)(7)(C)</p> <p>(b)(5),(b)(7)(C)</p> <p>(b)(5)</p> <p>(b)(5)</p> <p>14.5</p>
<p>(b)(7)(C)</p> <p>(b)(4),(b)(8)</p> <p>(b)(7)(C)</p> <p>(b)(4),(b)(8)</p> <p>Bank/Thrift Employee/Official</p>	<p>18 USC 656 Theft, embezzlement, or misapplication by bank officer or employee</p> <p>18 USC 1344 Bank fraud</p>	<p>\$100,000.00</p>	<p>Action taken based on investigative find</p>	<p>This investigation was initiated based on a referral from the FDIC Division of Risk Management Supervision (RMS) in June 2005 alleging [REDACTED] President of [REDACTED], A, used his bank-issued corporate credit card to make inappropriate cash withdrawals and to pay for unauthorized personal expenses.</p> <p>A joint investi - [COULD CONTAIN MORE INFORMATION]</p>		<p>(b)(5)</p> <p>(b)(7)(C)</p> <p>(b)(7)(C)</p> <p>(b)(7)(C)</p> <p>(b)(7)(C)</p> <p>(b)(7)(C)</p> <p>1,126.00</p>

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

(b)(7)(C) D206-005	[redacted] 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) D206-025	[redacted]; [redacted], 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.		
11/13/2006	11/22/2006	Aurora	CO	No	No	Dallas	Younger, Laurie L.		

(b)(7)(C)

(b)(7)(C)

(b)(5) [redacted]	Bank Fraud	Division of Supervision & Consumer Protection	Closed Bank/Thrift	Bank/Thrift Operations
(b)(5) [redacted]	Bank Fraud	Division of Supervision & Consumer Protection	Open Bank/Thrift	Bank/Thrift Operations





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

(b)(4),(b)(8)  (b)(7)(C)  (b)(7)(C) (b)(7)(C) D206-031	[redacted] and [redacted]; [redacted] LA (victim); Mortgage Fraud	Invest. Closed	11/26/2012	8/16/2006
(b)(7)(C)  D206-043	[redacted] Multi-State Mortgage Fraud	Invest. Closed	1/31/2012	10/12/2006

(b)(7)(C)									
10/23/2006	10/25/2006		LA	Yes	Yes	Dallas	Younger, Laurie L.		
(b)(7)(C)									
12/21/2006	12/18/2006		MS	Yes	Yes	Dallas	Younger, Laurie L.		

(b)(7)(C)

(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

<p>(b)(7)(C)                  (b)(7)(C)                  (b)(4),(b)(8)                  (b)(4),(b)(8)</p>		<p>\$46,124,000.00</p>	<p>No action taken based on inv finding</p>	<p>This investigation was initiated based on a referral from the FDIC Division of Risk Management Supervision (RMS) regarding allegations that [REDACTED] and others engaged in mortgage fraud through 179 nominee loans totaling an estimated [REDACTED] affecting approximately six banks, including [REDACTED] LA, an institution regulated by the F - [COULD CONTAIN MORE INFORMATION]</p>		<p>(b)(5)                  (b)(5)                  (b)(5)                  (b)(7)(C)                  (b)(5)                  (b)(5)                  (b)(7)(C)                  (b)(7)(C)                  658.5</p>
<p>(b)(7)(C)                  (b)(4),(b)(8)</p>		<p>\$13,297,282.75</p>	<p>Action taken based on investigative find</p>	<p>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 [REDACTED] and [REDACTED] company [REDACTED] Investigation disclosed th - [COULD CONTAIN MORE INFORMATION]</p>		<p>(b)(5)                  (b)(7)(C)                  (b)(5)                  (b)(7)(C)                  (b)(7)(C)                  (b)(7)(C)                  3,488.50</p>

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

(b)(4),(b)(3) (b)(7)(C) D207-032	[redacted] and [redacted], Dallas, TX; Fraudulent Investment Scheme Misuse of FDIC	Invest. Closed	8/10/2012	5/3/2007
(b)(4),(b)(3) (b)(7)(C) D207-036	[redacted] [redacted] Houston, TX (victim); Commercial Loan Fraud and Money Laundering	Invest. Closed	3/29/2012	7/19/2007

7/10/2007	6/13/2007	Dallas	TX	No	No	Dallas	Younger, Laurie L.	
7/30/2007	7/30/2007	Houston	TX	No	Yes	Dallas	Younger, Laurie L.	

(b)(7)(C)

(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

<p>(b)(4),(b)(8) (b)(4),(b)(8)</p> <p>(b)(4),(b)(8)</p> <p>(b)(4),(b)(7)(C)</p> <p>(b)(4),(b)(8)</p> <p>(b)(7)(C)</p> <p>(b)(7)(C)</p> <p>Other</p>		<p>\$65,680,285.56</p>	<p>Action taken based on investigative find</p>	<p>This investigation was initiated based on a request for assistance from the United States Attorney's Office (USAO) and the Federal Bureau of Investigation (FBI) regarding an investigation of [REDACTED]</p> <p>[REDACTED] was operated by [REDACTED] and [REDACTED] who devised a fraudulent investment scheme - [COULD CONTAIN MORE INFORMATION]</p>		<p>(b)(7)(C) (b)(5) (b)(7)(C)</p> <p>(b)(7)(C) (b)(7)(C)</p> <p>(b)(7)(C)</p> <p>(b)(7)(C)</p> <p>(b)(7)(C) (b)(7)(C)</p> <p>3,123.75</p>
<p>(b)(4),(b)(8)</p> <p>(b)(4),(b)(7)(C),(b)(8)</p> <p>(b)(4),(b)(8)</p> <p>(b)(7)(C)</p> <p>(b)(7)(C)</p> <p>(b)(7)(C)</p> <p>(b)(7)(C)</p> <p>Bank/Thrift Employee/Official</p>		<p>\$690,000.00</p>	<p>No action taken based on inv finding</p>	<p>This investigation was initiated based on [REDACTED], Houston, TX; [REDACTED] is regulated by the FDIC. The [REDACTED] and loan broker [REDACTED] Between April - [COULD CONTAIN MORE INFORMATION]</p>		<p>(b)(5) (b)(7)(C)</p> <p>(b)(7)(C) (b)(5)</p> <p>(b)(5),(b)(7)(C)</p> <p>(b)(5),(b)(7)(C)</p> <p>711.25</p>

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

<p>(b)(7)(C)</p> <p>(b)(7)(C)</p> <p>(b)(7)(C)</p> <p>(b)(7)(C)</p> <p>(b)(4),(b)(8)</p> <p>D207-043</p>	<p>[Redacted]</p> <p>[Redacted] and [Redacted]; [Redacted]</p> <p>[Redacted], MS (victim); Mortgage Fraud</p>	<p>Invest. Closed</p>	<p>6/18/2012</p>	<p>8/13/2007</p>
<p>(b)(7)(C)</p> <p>(b)(7)(C)</p> <p>D207-046</p>	<p>[Redacted]</p> <p>[Redacted] Tupelo, MS (victim); Bank Fraud</p>	<p>Invest. Closed</p>	<p>7/6/2012</p>	<p>9/18/2007</p>

8/22/2007	9/5/2007	Jackson	MS	Yes	Yes	Dallas	Younger, Laurie L.	
2/8/2008	2/8/2008	Tupelo	MS	No	Yes	Dallas	Younger, Laurie L.	

(b)(7)(C)

(b)(7)(C)

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



(b)(4),(b)(8)  (b)(7)(C)  (b)(7)(C) D208-015	[REDACTED] & [REDACTED]; [REDACTED] Lubbock, TX (victim); False Statement & Misuse of Position	Invest. Closed	3/28/2012	8/13/2008
D208-018	Franklin Bank, Houston, TX; Failed Bank	Invest. Closed	2/8/2012	11/6/2008



<p>Prosecutive Report/Memo - 8/21/09</p> <p>Invest./Pros. Complete - 6/14/11</p> <p>Closing Memo-External - 6/18/12</p>	
<p>Closing Memo-External - 7/6/12</p>	

8/13/2008	8/13/2008	Wolfforth	TX	No	No	Dallas	Younger, Laurie L.		
11/6/2008	11/21/2008	Houston	TX	No	No	Dallas	Younger, Laurie L.		

(b)(7)(C)

(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

<p>(b)(4),(b)(8)  (b)(4),(b)(8)  (b)(4),(b)(7)(C)  (b)(7)(C)  (b)(7)(C)  (b)(4),(b)(8)</p>		<p>\$3,585,513.00</p>	<p>No action taken based on inv finding</p>	<p>This investigation was initiated based on a referral from the FDIC Division of Risk Management Supervision (RMS) alleging [REDACTED] Lubbock, TX, irregularities regarding a [REDACTED] discovered [REDACTED], former Executive Vice President with [REDACTED] was the lending off - [COULD CONTAIN MORE INFORMATION]</p>	<p>[REDACTED]</p>	<p>(b)(5)  (b)(7)(C)  (b)(5),(b)(7)(C)  (b)(7)(C)  (b)(7)(C)  (b)(5),(b)(7)(C)  (b)(7)(C)  504</p>
<p>Bank/Thrift Employee/Official</p>		<p>\$0.00</p>	<p>No action taken based on inv finding</p>	<p>This investigation was initiated based on a referral from the FDIC Division of Resolutions and Receiverships (DRR) and the failure of Franklin Bank (FDIC Cert. 26870), Houston, TX. Franklin Bank was closed on November 7, 2008, and the FDIC was appointed Receiver. Prosperity Bank is the acquiring institution.</p> <p>A joint investigation was conducted with the Federal Bureau of Investigation and the [REDACTED] [COULD CONTAIN MORE INFORMATION]</p>	<p>[REDACTED]</p>	<p>(b)(5)  (b)(7)(C)  (b)(5)  808</p>


(b)(7)(C)				
D209-003	[redacted] Timberland Bank, El Dorado, AR (victim); Bank Fraud	Invest. Closed	3/15/2012	2/27/2009
(b)(4),(b)(6) (b)(7)(C)	[redacted] LA; Barred Individual	Invest. Closed	6/29/2012	3/31/2009

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

(b)(7)(C)

(b)(7)(C)

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



<p>(b)(7)(C)  (b)(7)(C)  (b)(7)(C)  (b)(7)(C)  (b)(7)(C)</p>		<p>\$2,100,000.00</p>	<p>Action taken based on investigative find</p>	<p>The investigation was initiated based on information received from the FDIC Legal Division regarding the activities of [redacted] of [redacted] of Timberland Bank, El Dorado, AR (FDIC Cert 57024) (Timberland). Timberland was an institution regulated by the FDIC until June 26, 2009, when it merged into [redacted] Bancorp Bank (FDIC Cert. 1528). - [COULD CONTAIN MORE INFORMATION]</p>	<p>[redacted]</p>	<p>(b)(7)(C)  (b)(5)  (b)(7)(C)  (b)(7)(C)  (b)(5),(b)(7)(C)  (b)(5),(b)(7)(C)    (b)(7)(C)  (b)(7)(C)  (b)(7)(C)    (b)(7)(C)  (b)(7)(C)    158.5</p>
<p>(b)(4),(b)(8)  (b)(4),(b)(7)(C),(b)(8)</p>		<p>\$2,400,000.00</p>	<p>No action taken based on inv finding</p>	<p>This investigation is based on a referral from the FDIC Division of Risk Management Supervision (RMS) alleging insider abuse and misappropriation by an officer of the bank. [redacted]  [redacted]  [redacted]  [COULD CONTAIN MORE INFORMATION]</p>	<p>(b)(5)</p>	<p>(b)(5)    (b)(4),(b)(5),(b)(7)(C),  (b)(8)    259</p>

Closing Memo-External - 6/28/11 Closing Memo-External - 3/15/12	
Closing Memo-External - 6/29/12	Related Case/Project - 5/15/09

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

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

(b)(7)(C)

(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

Bank/Thrift Employee/Official		\$1,000,000.00	Action taken based on investigative find	<p>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.</p> <p>During an FDIC-i - [COULD CONTAIN MORE INFORMATION]</p>		<p>(b)(5)</p> <p>(b)(7)(C)</p> <p>(b)(7)(C)</p> <p>(b)(7)(C)</p> <p>(b)(7)(C)</p> <p>(b)(7)(C)</p> <p>(b)(7)(C)</p> <p>567</p>
Other	(b)(7)(C)	\$10,500,000.00	Allegation unsubstantiated	<p>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 [REDACTED], owner of [REDACTED]. On April 10, 2009, New Frontier was closed by the Colorado Division of Banks, and FDIC was ap - [COULD CONTAIN MORE INFORMATION]</p>		<p>(b)(5)</p> <p>(b)(7)(C)</p> <p>(b)(7)(C)</p> <p>(b)(7)(C)</p> <p>(b)(5)</p> <p>(b)(5),(b)(7)(C)</p> <p>(b)(5)</p> <p>163.5</p>

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

(b)(7)(C)  (b)(7)(C)  (b)(7)(C)  (b)(7)(C) D209-032	[Redacted] and [Redacted] Oklahoma City, OK (victim); Obstruction of Examination	Invest. Closed	5/22/2012	12/3/2009
D210-008	Henry E. McCaslin, Jr; First National Bank of Rosedale, Rosedale, MS (victim/failed bank); Embezzlement	Invest. Closed	9/6/2012	4/23/2010



1/13/2010	1/15/2010	Oklahoma City	OK	No	No	Dallas	Younger, Laurie L.	
4/29/2010	6/1/2010	Rosedale	MS	No	No	Dallas	Younger, Laurie L.	

.....(b)(7)(C)

.....(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

<p>(b)(7)(C)</p> <p>(b)(7)(C)</p> <p>(b)(7)(C)</p> <p>(b)(7)(C)</p> <p>Bank/Thrift Employee/Official</p>		<p>\$0.00</p>	<p>No action taken based on inv finding</p>	<p>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 [REDACTED] by [REDACTED] and other insiders of Frontier State Bank (FSB) (FDIC Cert. 219 - [REDACTED]) [COULD CONTAIN MORE INFORMATION]</p>	<p>(b)(5)</p> <p>(b)(7)(C)</p> <p>(b)(5)</p> <p>(b)(5)</p> <p>(b)(5)</p> <p>(b)(7)(C)</p>	<p>630</p>
<p>Bank/Thrift Employee/Official</p>		<p>\$1,530,000.00</p>	<p>Action taken based on investigative find</p>	<p>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 - [COULD CONTAIN MORE INFORMATION]</p>	<p>(b)(5)</p>	<p>745.5</p>

Closing Memo-External - 9/6/12 Prosecutive Report/Memo - 4/9/12	

<p>(b)(7)(C)</p> <p>(b)(7)(C)</p> <p>D210-009</p>	<p>Loan Officer; [redacted], Houston, TX (victim); Embezzlement</p>	<p>Invest. Closed</p>	<p>2/17/2012</p>	<p>5/18/2010</p>
<p>(b)(7)(C)</p> <p>(b)(7)(C)</p> <p>(b)(7)(C)</p> <p>D210-021</p>	<p>[redacted] (victim); Embezzlement</p>	<p>Invest. Closed</p>	<p>4/24/2012</p>	<p>8/5/2010</p>

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

(b)(7)(C)

(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

<p>(b)(7)(C)</p> <p>(b)(7)(C)</p> <p>(b)(4),(b)(8)</p> <p>(b)(4),(b)(8)</p> <p>(b)(4),(b)(8)</p> <p>Bank/Thrift Employee/Official</p>		<p>\$141,430.00</p>	<p>Action taken based on investigative find</p>	<p>This investigation was initiated based on the request for assistance from the Federal Bureau of Investigation (FBI) regarding allegations of embezzlement against [redacted] a former loan officer at [redacted] Houston, TX (FDIC Cert. [redacted] is an institution regulated by the FDIC.</p> <p>A joint investigation conducted with the FBI revealed an embezzlement scheme involvi - [COULD CONTAIN MORE INFORMATION]</p>	<p>[redacted]</p>	<p>(b)(5)</p> <p>(b)(7)(C)</p> <p>(b)(7)(C)</p> <p>(b)(7)(C)</p> <p>(b)(7)(C)</p> <p>(b)(7)(C)</p> <p>(b)(7)(C)</p> <p>(b)(7)(C)</p> <p>119</p>
<p>(b)(7)(C)</p> <p>(b)(4),(b)(8)</p> <p>(b)(4),(b)(8)</p> <p>(b)(7)(C)</p> <p>Bank/Thrift Employee/Official</p>		<p>\$239,000.00</p>	<p>Action taken based on investigative find</p>	<p>This investigation was initiated based on a referral from the FDIC Division of Risk Management Supervision (RMS) regarding allegations of fraudulent activities of [redacted] former Branch Manager and Loan Officer of [redacted] De Kalb, MS. According to the referral, [redacted] engaged in consumer loan fraud in an amount of at least \$180,100.</p> <p>A jo - [COULD CONTAIN MORE INFORMATION]</p>	<p>[redacted]</p>	<p>(b)(5)</p> <p>(b)(7)(C)</p> <p>(b)(7)(C)</p> <p>(b)(8)</p> <p>(b)(8)</p> <p>(b)(7)(C)</p> <p>338.5</p>



Closing Memo-Internal - 2/16/12	

(b)(7)(C) D210-032	[REDACTED] 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	[REDACTED], Amarillo, TX; Money Laundering	Invest. Closed	9/27/2012	7/13/2011

11/3/2010		Batesville	AR	No	No	Dallas	Younger, Laurie L.	
(b)(7)(C) 7/13/2011			CO	No	Yes	Dallas	Evans, A. Derek	

(b)(7)(C)

(b)(7)(C)

Division of Risk Management Supervision	Bank Fraud	Division of Resolutions & Receiverships	Closed Bank/Thrift	Bank/Thrift Operations
(b)(5)	Drug/Narcotic Offenses	Division of Risk Management Supervision	Open Bank/Thrift	Bank/Thrift Operations

<p>(b)(7)(C)</p> <p>(b)(7)(C)</p> <p>(b)(7)(C)</p> <p>Other</p>		<p>\$30,000,000.00</p>	<p>Action taken based on investigative find</p>	<p>This investigation was initiated based upon a referral from the FDIC Division of Risk Management Supervision (RMS) regarding</p> <p>of the [REDACTED] and a majority shareholder of First Southern Bank (FSB) (FDIC Cert. 16588), Batesville, Arkansas. FSB was closed on December 17, 2011.</p> <p>Between December 31, 2008, and September 29, 2010, [REDACTED] was involved - [COULD CONTAIN MORE INFORMATION]</p>	<p>(b)(5)</p> <p>(b)(7)(C)</p> <p>(b)(7)(C)</p> <p>(b)(7)(C)</p> <p>265.5</p>
<p>(b)(5),(b)(7)(A)</p> <p>(b)(4),(b)(8)</p> <p>(b)(4),(b)(8)</p> <p>(b)(4),(b)(8)</p> <p>(b)(4),(b)(8)</p> <p>Bank/Thrift Employee/Official</p>		<p>\$1,800,000.00</p>	<p>No action taken based on inv finding</p>	<p>This investigation was initiated based on a</p> <p>investigation into [REDACTED] s</p> <p>a branch of [REDACTED]</p> <p>[REDACTED] Specifically, the investigation will focus - [COULD CONTAIN MORE INFORMATION]</p>	<p>(b)(5)</p> <p>(b)(5)</p> <p>(b)(5),(b)(7)(C)</p> <p>(b)(4),(b)(8)</p> <p>124</p>

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

(b)(4),(b)(8) (b)(7)(C) D211-028	[redacted] Madison, MS (victim); Commercial Loan Fraud	Invest. Closed	6/18/2012	7/19/2011
(b)(7)(C)  (b)(4),(b)(8) (b)(7)(C) D211-034	[redacted]; [redacted] (victim); Embezzlement	Invest. Closed	6/29/2012	9/8/2011

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

(b)(7)(C)

(b)(7)(C)



Federal Bureau Investigation	Fraud Offenses, general	Division of Risk Management Supervision	Open Bank/Thrift	Bank/Thrift Operations
	Embezzlement	Division of Risk Management Supervision	Open Bank/Thrift	Bank/Thrift Operations



<p>Invest./Pros. Complete - 3/31/12</p> <p>Closing Memo-External - 6/18/12</p>	
<p>Prosecutive Report/Memo - 10/31/11</p> <p>Closing Memo-External - 6/29/12</p>	

(b)(7)(C),(b)(8)  (b)(4),(b)(8) (b)(7)(C) D211-035	[redacted]; [redacted] (victim); Bank Fraud	Invest. Closed	12/17/2012	9/23/2011
(b)(7)(C),(b)(8)  (b)(4),(b)(8)  (b)(7)(C) (b)(7)(C) D212-020	[redacted] and [redacted]; [redacted], [redacted] (victim); Embezzlement	Invest. Closed	11/23/2012	6/19/2012

(b)(7)(C) 9/26/2011	12/7/2011	[Redacted]	TN	No	No	Dallas	Younger, Laurie L.	[Redacted]	(b)(7)(C)
(b)(7)(C) 6/25/2012	6/25/2012	[Redacted]	MS	No	No	Dallas	Younger, Laurie L.	[Redacted]	(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	Embezzlement	Division of Risk Management Supervision	Open Bank/Thrift	Bank/Thrift Operations

<p>(b)(7)(C)  (b)(7)(C)  (b)(4),(b)(8)  (b)(7)(C)  (b)(7)(C)  (b)(7)(C)  (b)(7)(C)  (b)(7)(C)  Bank/Thrift Employee/Official</p>		<p>\$1,200,000.00</p>	<p>No action taken based on inv finding</p>	<p>This investigation was initiated based on information provided by the FDIC Division of Risk Management Supervision (RMS) regarding activities by [redacted] former Director at [redacted] CBT is regulated by the FDIC. RMS advised that [redacted] and customers [redacted] and [redacted] established a - [COULD CONTAIN MORE INFORMATION]</p>	<p>(b)(4)  (b)(7)(C)  (b)(7)(C)  (b)(7)(C)  (b)(7)(C)  (b)(7)(C)</p>	<p>17.5</p>
<p>(b)(4),(b)(8)  (b)(4),(b)(8)  (b)(7)(C)  (b)(4),(b)(8)  (b)(7)(C)  (b)(7)(C)  Bank/Thrift Employee/Official</p>		<p>\$300,000.00</p>	<p>No action taken based on inv finding</p>	<p>This investigation was initiated based on referrals from [redacted] and the FDIC Division of Risk Management Supervision (RMS), Memphis, TN. According to the referral, from on or about January 1, 2008 through June 1, 2011, [redacted] Branch Manager [redacted] and bank employee [redacted] engaged in a scheme of mis - [COULD CONTAIN MORE INFORMATION]</p>	<p>(b)(4)  (b)(5)  (b)(7)(C)  (b)(8)</p>	<p>111</p>

Closing Memo-External - 12/17/12	
Closing Memo-External - 11/19/12	



(b)(4),(b)(8)				
K206-002	(b)(7)(C) [Redacted] Borrower, [Redacted] MN; Bank Fraud	Invest. Closed	10/11/2012	2/3/2006
K206-025	(b)(4),(b)(8) Louis J. Pearlman, Orlando, FL, Bank Customer, [Redacted] Bank Fraud	Invest. Closed	9/6/2012	11/30/2006

2/6/2006	5/24/2006	Kensington	MN	No	No	Kansas City	Moran, Jason T.	
12/8/2006	12/7/2006	Watford City	ND	No	Yes	Kansas City	Moran, Jason T.	

(b)(7)(C)

(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

<p>(b)(4),(b)(8)  (b)(4),(b)(8)  (b)(4),(b)(8)  (b)(7)(C)  Bank/Thrift Customer</p>		<p>\$1,200,000.00</p>	<p>Action taken based on investigative find</p>	<p>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 [REDACTED] (FDIC [REDACTED], Kensington, MN, an FDIC-regulated institution, an apparent loan kiting operation was uncovered. [REDACTED] customer [REDACTED] and 15 of his related entities have loa - [COULD CONTAIN MORE INFORMATION]</p>	<p>[REDACTED]</p>	<p>(b)(5)  (b)(7)(C)  (b)(7)(C)  (b)(7)(C)  (b)(4),(b)(7)(C)  1,501.00</p>
<p>Bank/Thrift Customer</p>		<p>\$480,000,000.00</p>	<p>Action taken based on investigative find</p>	<p>This investigation was initiated based on a referral from the Kansas City Regional RMS Office regarding allegations that Louis J. Pearlman (Pearlman), a Music Entertainment Manager/Entrepreneur living in Windermere, FL, defrauded several financial institutions. RMS officials identified approximately \$72.4 million in debt (loans and loan participations) to approximately 45 banks in North Dakota, M - [COULD CONTAIN MORE INFORMATION]</p>	<p>[REDACTED]</p>	<p>(b)(5)  (b)(5)  (b)(5)  (b)(7)(C)  2,644.50</p>

Closing Memo-External - 10/10/12	

(b)(4),(b)(8)  (b)(7)(C)				
K209-002	Former Bank Supervisor, [redacted] Riverdale, NE; Embezzlement	Invest. Closed	6/27/2012	1/26/2009
(b)(7)(C)  (b)(7)(C)				
K210-006	[redacted] Pinehurst Bank, St. Paul, MN (Victim/Failed Bank); Commercial Loan Fraud	Invest. Closed	9/25/2012	3/4/2010

3/25/2009	3/25/2009	Riverdale	NE	No	No	Kansas City	Anderson, David L.	
7/12/2010	7/12/2010	St. Paul	MN	No	No	Kansas City	Anderson, David L.	

.....(b)(7)(C)

.....(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



<p>(b)(7)(C)</p> <p>(b)(8)</p> <p>(b)(8)</p> <p>(b)(7)(C)</p> <p>(b)(8) Bank/Thrift Employee/Official</p>		<p>\$99,141.00</p>	<p>Action taken based on investigative find</p>	<p>This investigation was initiated based on a (b)(4), (b)(5), (b)(7)(C), (b)(7)(D), (b)(8)</p>		<p>(b)(5) (b)(7)(C)</p> <p>(b)(7)(C)</p> <p>(b)(7)(C)</p> <p>(b)(7)(C)</p> <p>(b)(7)(C)</p> <p>(b)(7)(C)</p> <p>95.5</p>
<p>(b)(4), (b)(5), (b)(7)(C), (b)(8)</p> <p>Bank/Thrift Employee/Official</p>		<p>\$1,900,000.00</p>	<p>Action taken based on investigative find</p>	<p>This investigation was initiated based on a request for assistance from the</p> <p>in frau - [COULD CONTAIN MORE INFORMATION]</p>	<p>[INFORMATION]</p>	<p>(b)(5)</p> <p>(b)(7)(C)</p> <p>(b)(7)(C)</p> <p>(b)(7)(C)</p> <p>(b)(7)(C)</p> <p>(b)(5)</p> <p>1,615.50</p>

<p>Closing Memo-Internal - 6/27/12</p> <p>Invest./Pros. Complete - 6/27/12</p>	
<p>Closing Memo-External - 9/25/12</p> <p>Invest./Pros. Complete - 9/25/12</p>	

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

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

(b)(7)(C)

(b)(7)(C)

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

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

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

(b)(6)							
(b)(4),(b)(8)							
(b)(7)(C)							
N207-019	[Redacted]	Former Customer	[Redacted]	Mortgage Fraud	Invest. Closed	6/20/2012	7/3/2007
(b)(7)(C)							
N208-002	[Redacted]	Monsey, NY; Mortgage Fraud			Invest. Closed	6/20/2012	1/21/2008



(b)(7)(C) 7/11/2007	7/11/2007	[Redacted]	NJ	Yes	No	Northeast	Evans, A. Derek	[Redacted]
1/22/2008	1/22/2008	Monsey	NY	Yes	No	Northeast	Evans, A. Derek	[Redacted]

(b)(7)(C)

(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

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

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

(b)(7)(C)				
N208-008	[REDACTED]	Newark, NJ; Mortgage Fraud	Invest. Closed	6/21/2012 7/7/2008
(b)(7)(C)				
N209-002	[REDACTED]	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	
2/13/2009	2/13/2009	Brooklyn	NY	Yes	No	Northeast	Evans, A. Derek	

(b)(7)(C)

(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

<p>(b)(4),(b)(8)  (b)(7)(C)  (b)(7)(C)  (b)(7)(C)  (b)(7)(C)  Other</p>		<p>\$5,000,000.00</p>	<p>Action taken based on investigative find</p>	<p>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 [REDACTED] a subject in the [REDACTED] case. [REDACTED] has admitted to providing fraudulent tax returns for use by [REDACTED] the organizer of the [REDACTED]. [REDACTED] alleged that she provi - [COULD CONTAIN MORE INFORMATION]</p>	<p>(b)(7)(C)  (b)(5)  (b)(7)(C)  (b)(7)(C)  (b)(7)(C)  (b)(7)(C)  1,095.00</p>
<p>(b)(7)(C)  (b)(7)(C)  Other</p>		<p>\$12,000,000.00</p>	<p>Investigation closed prior to completion</p>	<p>Investigation was initiated based on a referral from the Long Island Mortgage Fraud Task Force, Melville, NY [REDACTED]. [REDACTED] 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]</p>	<p>(b)(5)  (b)(7)(C)  (b)(7)(C)  (b)(7)(C)  (b)(7)(C)  609</p>



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)(8)  (b)(7)(C)  N209-004	[Redacted] Misapplication	Invest. Closed	6/20/2012	4/1/2009

2/13/2009	2/13/2009	Garden City	NY	Yes	No	Northeast	Evans, A. Derek	
4/21/2009	4/6/2009	Bayonne	NJ	No	Yes	Northeast	Evans, A. Derek	

(b)(7)(C)

(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

Other		\$5,000,000.00	No action taken based on inv finding	<p>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 for mortgage loans. Further allegations - [COULD CONTAIN MORE INFORMATION]</p>		<p>(b)(5)                  (b)(7)(C)                  (b)(7)(C)                  (b)(7)(C)</p> <p>258</p>
(b)(5),(b)(7)(C) Bank/Thrift Employee/Official		\$500,000.00	Action taken based on investigative find	<p>This investigation was initiated based on a</p> <p>[COULD CONTAIN MORE INFORMATION]</p>		<p>(b)(5)                  (b)(7)(C)                  (b)(7)(C)                  (b)(7)(C)</p> <p>1,130.00</p>

Closing Memo-External - 6/21/12	

(b)(7)(C)				
N209-019	[redacted], Laurel, MD; Mortgage Fraud	Invest. Closed	6/28/2012	12/18/2009
(b)(7)(C)				
N210-020	[redacted] New Brunswick, NJ; Bank Fraud	Invest. Closed	9/27/2012	8/9/2010

(b)(7)(C)

N209-019

[redacted], Laurel, MD; Mortgage Fraud

Invest. Closed

6/28/2012

12/18/2009

(b)(7)(C)

N210-020

[redacted] New Brunswick, NJ; Bank Fraud

Invest. Closed

9/27/2012

8/9/2010

(b)(4),(b)(8)

12/18/2009	12/18/2009	Laurel	ME	Yes	No	Northeast	Evans, A. Derek	
10/1/2010		New Brunswick	NJ	No	No	Northeast	Evans, A. Derek	

(b)(7)(C)

(b)(7)(C)



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



Closing Memo-External - 6/26/12	
Closing Memo-External - 8/13/12	

(b)(7)(C)						
(b)(7)(C)						
N210-026	[REDACTED]	[REDACTED]	Queens, NY; Mortgage Fraud	Invest. Closed	6/29/2012	10/20/2010
(b)(7)(C)						
(b)(7)(C)						
N211-001	[REDACTED]	[REDACTED]	[REDACTED], Baltimore, MD; Theft of [REDACTED] Retirement Fund	Invest. Closed	9/27/2012	1/7/2011

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

(b)(7)(C)

(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



Closing Memo-External - 9/27/12	



(b)(4),(b)(3)				
N211-011	Riverhead, NY; False Financial Reports	Invest. Closed	6/28/2012	8/1/2011
(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	
8/2/2011	7/18/2011	New York	NY	No	No	Northeast	Evans, A. Derek	

..... (b)(7)(C)

(b)(7)(C)

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

<p>(b)(4),(b)(8)</p> <p>(b)(4),(b)(8)</p> <p>(b)(4),(b)(8)</p> <p>Bank/Thrift Employee/Official</p>		<p>\$0.00</p>	<p>Allegation unsubstantiated</p>	<p>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 [REDACTED] 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]</p>	<p>(b)(5)</p> <p>(b)(7)(C)</p>	<p>0</p>
<p>(b)(4),(b)(8)</p> <p>Bank/Thrift Employee/Official</p>		<p>\$22,930,404.00</p>	<p>Action taken based on investigative find</p>	<p>This investigation was initiated based on a request for assistance from the Federal Bureau of Investigation (FBI) regarding an apparent embezzlement by [REDACTED] (Foster), a former employee of Citigroup. Foster was a Vice President in Citigroup's Internal Treasury Finance Department and [REDACTED] CONTAIN MORE INFORMATION]</p>	<p>(b)(7)(C)</p> <p>(b)(5)</p> <p>(b)(7)(C)</p> <p>(b)(7)(C)</p> <p>(b)(7)(C)</p> <p>(b)(7)(C)</p> <p>(b)(7)(C)</p>	<p>70.5</p>

Closing Memo-Internal - 6/26/12	
Closing Memo-External - 9/27/12	

(b)(7)(C)				
N212-005	Asset Forfeiture and Money Laundering Section Cases	Invest. Closed	9/27/2012	4/2/2012
(b)(7)(C) (b)(7)(C) (b)(4) (b)(8) 5208-001	Salt Lake City, Utah (victim); Bank Fraud/Embezzlement	Invest. Closed	3/26/2012	2/14/2008

4/2/2012		Washington	DC	No	Yes	Northeast	Evans, A. Derek	
2/14/2008	3/11/2009	Salt Lake City	UT	No	No	San Francisco	Younger, Laurie L.	

(b)(7)(C)

(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



<p>(b)(7)(C)</p> <p>(b)(7)(C)</p> <p>Other</p>		<p>\$0.00</p>	<p>Action taken based on investigative find</p>	<p>This investigation was initiated based on a [redacted] regarding investigative initiatives. OIG HQ made a decision to initiate individual cases for each specific investigative initiative the OIG undertakes with [redacted]. Accordingly, this case is complete and closed. - [COULD CONTAIN MORE INFORMATION]</p>	<p>[redacted]</p>	<p>(b)(5)</p> <p>(b)(7)(C)</p> <p>(b)(7)(C)</p> <p>272</p>
<p>(b)(4),(b)(5),(b)(7)(C), (b)(8)</p> <p>Bank/Thrift Employee/Official</p>		<p>\$11,213,900.00</p>	<p>No action taken based on inv finding</p>	<p>This investigation was initiated based on a [redacted]</p> <p>In 2006, [redacted] made at [redacted]. [COULD CONTAIN MORE INFORMATION]</p>	<p>[redacted]</p>	<p>(b)(5)</p> <p>(b)(7)(C)</p> <p>(b)(7)(C)</p> <p>1,737.00</p>

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

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

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

(b)(7)(C)

(b)(7)(C)

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



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

(b)(7)(C) (b)(7)(C)				
S209-006	[redacted] and [redacted]; Security Pacific Bank, Los Angeles, CA (victim/failed bank); Wire Fraud	Invest. Closed	9/27/2012	10/8/2008
(b)(7)(C) (b)(7)(C)				
S210-021	[redacted] and [redacted] Indymac, Pasadena, CA; Commercial Loan Fraud	Invest. Closed	1/30/2012	3/12/2010



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

(b)(7)(C)

(b)(7)(C)

Division of Resolutions & Receiverships	None of the Above	Division of Resolutions & Receiverships	Closed Bank/Thrift	Bank/Thrift Operations
OI Initiated	Bank Fraud	Division of Resolutions & Receiverships	Closed Bank/Thrift	Bank/Thrift Operations

<p>Bank/Thrift Customer</p>		<p>\$20,000,000.00</p>	<p>Action taken based on investigative find</p>	<p>This investigation was initiated based on a referral from the FDIC Division of Resolutions and Receiverships (DRR) and information developed during the closing of Security Pacific Bank, Los Angeles, CA (FDIC Cert. 23595) (SPB). SPB was closed on November 7, 2008, and the FDIC was appointed Receiver. The referral alleges possible insider abuse and fraud through nominee loans by [REDACTED] [COULD CONTAIN MORE INFORMATION]</p>	<p>[REDACTED]</p>	<p>(b)(5) (b)(7)(C) (b)(7)(C)  (b)(7)(C) (b)(4),(b)(5),(b)(7)(C)  (b)(7)(C) 1,312.25</p>
<p>(b)(7)(C)  (b)(7)(C)  Bank/Thrift Customer</p>		<p>\$80,000,000.00</p>	<p>Action taken based on investigative find</p>	<p>This investigation was initiated based on information developed through the efforts of the FDIC OIG, Federal Bureau of Investigation, and the former Indymac Fraud Recovery Team. The joint investigation revealed that between January 2005 and December 2007, [REDACTED] operating [REDACTED] [REDACTED]s, provided fraudulent loan applications to Indymac Bank, National City Mortgage (a division - [COULD CONTAIN MORE INFORMATION])</p>	<p>[REDACTED]</p>	<p>(b)(5)  (b)(7)(C)  (b)(7)(C) (b)(7)(C)  (b)(7)(C)  (b)(7)(C) 128</p>

Prosecutive Report/Memo - 5/24/10	Related Case/Project - 9/1/09

(b)(7)(C)				
(b)(7)(C)				
S210-044	[REDACTED]	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, [REDACTED]	Phoenix, AZ; Fraudulent Use of FDIC/Sale of Fictitious FDIC-Insured CDs	Invest. Closed	12/3/2012 10/7/2010

3/22/2012	4/20/2012	Las Vegas	NV	No	No	San Francisco	Walters, Wade V.	[Redacted]
11/1/2010	12/21/2010	Phoenix	AZ	No	Yes	San Francisco	Younger, Laurie L.	[Redacted]

(b)(7)(C)

(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

<p>(b)(4),(b)(7)(C)  (b)(4),(b)(7)(C)  Debtor</p>		<p>\$3,500,000.00</p>	<p>No action taken based on inv finding</p>	<p>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.</p> <p>On January 11, 2007, CBON extended a</p> <p>[REDACTED] is a limited lia - [COULD CONTAIN MORE INFORMATION]</p>		<p>(b)(7)(C)  (b)(5)  (b)(7)(C)  (b)(7)(C)  (b)(7)(C)  (b)(7)(C)  (b)(7)(C)  (b)(5),(b)(7)(C)  (b)(7)(C)  380</p>
<p>Other</p>		<p>\$6,000,000.00</p>	<p>Action taken based on investigative find</p>	<p>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]</p>		<p>(b)(5)  674</p>



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

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

3/22/2012		Salinas	CA	No	No	San Francisco	Walters, Wade V.	.....
3/22/2012		Irvine	CA	No	No	San Francisco	Walters, Wade V.	.....

.....(b)(7)(C)

.....(b)(7)(C)

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




(b)(7)(C) (b)(7)(C) (b)(7)(C) (b)(7)(C) S212-001	[Redacted]	Invest. Closed	9/27/2012	1/6/2012
(b)(7)(C) (b)(7)(C) X212-012	[Redacted]	Invest. Closed	12/14/2012	12/11/2012

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

(b)(7)(C)

(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

<p>(b)(7)(C)</p> <p>(b)(4),(b)(8)</p> <p>(b)(7)(C)</p> <p>Bank/Thrift Customer</p>		<p>\$23,400,000.00</p>	<p>No action taken based on inv finding</p>	<p>This investigation was initiated based on a referral from the Federal Bureau of Investigation (FBI), San Francisco Field Office, regarding [REDACTED] San Francisco, CA. According to the referral, [REDACTED] applied for and received four (4) loans totaling approximately [REDACTED] from Vineyard Bank (FDIC Cert. 23556), Rancho Cucamonga, CA. Vineyard - [COULD CONTAIN MORE INFORMATION]</p>		<p>(b)(5)</p> <p>(b)(7)(C)</p> <p>(b)(7)(C)</p> <p>(b)(7)(C)</p> <p>(b)(7)(C)</p> <p>(b)(7)(C)</p> <p>(b)(7)(C)</p> <p>(b)(7)(C)</p> <p>(b)(7)(C)</p> <p>73</p>
<p>(b)(4),(b)(8)</p> <p>(b)(4),(b)(8)</p> <p>Bank/Thrift Customer</p>		<p>\$0.00</p>	<p>Investigation closed prior to completion</p>	<p>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 [REDACTED] could be involved in a multi-million dollar chec - [COULD CONTAIN MORE INFORMATION]</p>		<p>(b)(7)(C)</p> <p>(b)(5)</p> <p>(b)(7)(C)</p> <p>(b)(7)(C)</p> <p>(b)(7)(C)</p> <p>(b)(7)(C)</p> <p>0</p>

Closing Memo-External - 9/27/12	Related case/Project - 7/9/09
	Related Case/Project - 12/14/12