

UNITED STATES DISTRICT COURT
WESTERN DISTRICT OF KENTUCKY
AT LOUISVILLE

FILED
Jeffrey A. Apperson, Clerk
FEB 06 2009

UNITED STATES OF AMERICA

U. S. DISTRICT COURT,
WEST'N. DIST. KENTUCKY,

INFORMATION

v.

NO. 3:09CR-22-H
18 U.S.C. § 1349

CHRIS WHITFIELD

Count 1

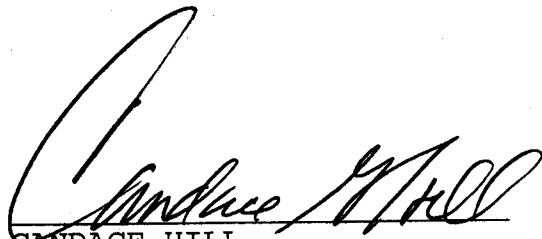
(Conspiracy to Commit Wire and Mail Fraud)

The Acting United States Attorney charges:

In or about and between June 2006 through September 2006, in the Western District of Kentucky, Jefferson County, Kentucky, and elsewhere, **CHRIS WHITFIELD**, the defendant herein, and other unnamed co-conspirators, did conspire, confederate and agree with each other and with others to commit the offenses of mail fraud and wire fraud, to wit: **CHRIS WHITFIELD**, while working as a mortgage broker, conspired with others to fraudulently obtain residential mortgage loans by misrepresenting the financial information of borrowers and by providing fraudulent documents in support of loan applications

and during the course of the conspiracy interstate wires and the United States mail were used.

In violation of Title 18, United States Code, Sections 1349.

A handwritten signature in black ink, appearing to read "Candace Hill", written over a horizontal line.

CANDACE HILL
ACTING UNITED STATES ATTORNEY

CH:BRC:vlp: 090203

UNITED STATES OF AMERICA v. CHRIS WHITFIELD

P E N A L T I E S

Count 1: NM 20 yrs./\$250,000/both/NM 3 yrs. Supervised Release

N O T I C E

ANY PERSON CONVICTED OF AN OFFENSE AGAINST THE UNITED STATES SHALL BE SUBJECT TO SPECIAL ASSESSMENTS, FINES, RESTITUTION & COSTS.

SPECIAL ASSESSMENTS

18 U.S.C. § 3013 requires that a special assessment shall be imposed for each count of a conviction of offenses committed after November 11, 1984, as follows:

| | |
|---|------------------------------------|
| Misdemeanor: \$ 25 per count/individual | Felony: \$100 per count/individual |
| \$125 per count/other | \$400 per count/other |

FINES

In addition to any of the above assessments, you may also be sentenced to pay a fine. Such fine is due immediately unless the court issues an order requiring payment by a date certain or sets out an installment schedule. You shall provide the United States Attorney's Office with a current mailing address for the entire period that any part of the fine remains unpaid, or you may be held in contempt of court. 18 U.S.C. § 3571, 3572, 3611, 3612

Failure to pay fine as ordered may subject you to the following:

1. **INTEREST** and **PENALTIES** as applicable by law according to last date of offense.

For offenses occurring after December 12, 1987:

No **INTEREST** will accrue on fines under \$2,500.00.

INTEREST will accrue according to the Federal Civil Post-Judgment Interest Rate in effect at the time of sentencing. This rate changes monthly. Interest accrues from the first business day following the two week period after the date a fine is imposed.

PENALTIES of:

10% of fine balance if payment more than 30 days late.

15% of fine balance if payment more than 90 days late.

2. Recordation of a **LIEN** shall have the same force and effect as a tax lien.
3. Continuous **GARNISHMENT** may apply until your fine is paid.

18 U.S.C. §§ 3612, 3613

If you **WILLFULLY** refuse to pay your fine, you shall be subject to an **ADDITIONAL FINE** of not more than the greater of \$10,000 or twice the unpaid balance of the fine; or **IMPRISONMENT** for not more than 1 year or both. 18 U.S.C. § 3615

RESTITUTION

If you are convicted of an offense under Title 18, U.S.C., or under certain air piracy offenses, you may also be ordered to make restitution to any victim of the offense, in addition to, or in lieu of any other penalty authorized by law. 18 U.S.C. § 3663

APPEAL

If you appeal your conviction and the sentence to pay your fine is stayed pending appeal, the court shall require:

1. That you deposit the entire fine amount (or the amount due under an installment schedule during the time of your appeal) in an escrow account with the U.S. District Court Clerk, or
2. Give bond for payment thereof.

18 U.S.C. § 3572(g)

PAYMENTS

If you are ordered to make payments to the U.S. District Court Clerk's Office, certified checks or money orders should be made payable to the Clerk, U.S. District Court and delivered to the appropriate division office listed below:

LOUISVILLE: Clerk, U.S. District Court
106 Gene Snyder U.S. Courthouse
601 West Broadway
Louisville, KY 40202
502/625-3500

BOWLING GREEN: Clerk, U.S. District Court
120 Federal Building
241 East Main Street
Bowling Green, KY 42101
270/393-2500

OWENSBORO: Clerk, U.S. District Court
126 Federal Building
423 Frederica
Owensboro, KY 42301
270/689-4400

PADUCAH: Clerk, U.S. District Court
127 Federal Building
501 Broadway
Paducah, KY 42001
270/415-6400

If the court finds that you have the present ability to pay, an order may direct imprisonment until payment is made.