

**IN THE UNITED STATES DISTRICT COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

UNITED STATES OF AMERICA	:	CRIMINAL NO.: _____
v.	:	DATE FILED: _____
SABRINA ASQUITH, a/k/a "Ronja Hester"	:	VIOLATIONS:
	:	18 U.S.C. § 1010 (false statement to HUD - 1 count)
	:	42 U.S.C. § 408(a)(7)(B) (use of false social security number - 1 count)
	:	18 U.S.C. § 1001 (false statement to bankruptcy court - 1 count)
	:	Notice of additional factors

INDICTMENT

COUNT ONE

THE GRAND JURY CHARGES THAT:

At all times material to this indictment:

1. The Department of Housing and Urban Development ("HUD") was a department of the United States government that sought to promote home ownership by encouraging private lenders to provide mortgages to certain home buyers who might not otherwise qualify for such mortgages. Specifically, HUD agreed to insure mortgages provided to borrowers approved by HUD, thereby protecting the lenders from any loss in the event that a borrower defaulted on a mortgage.

2. HUD maintained a direct endorsement program that provided some lenders ("Lenders") with the authority to close and underwrite federally-insured mortgages before final acceptance by HUD.

3. HUD required such Lenders, after disbursement of loan funds at closing, to forward all loan application documents to HUD. Upon HUD's receipt and review of such mortgage application documentation, HUD issued a "Mortgage Insurance Certificate" to the Lender in which HUD agreed to insure the Lender's mortgage.

4. The Federal Housing Administration ("FHA") was the organizational unit within HUD that financed and administered HUD's mortgage insurance program.

5. Market Street Mortgage Corporation was a Lender with offices located within the Eastern District of Pennsylvania and elsewhere.

6. Defendant SABRINA ASQUITH was born on December 22, 1963, and was assigned social security number 185-44-9418.

7. In or about December 1999, at Abington, in the Eastern District of Pennsylvania, and elsewhere, defendant

**SABRINA ASQUITH,
a/k/a "Ronja Hester,"**

for the purpose of obtaining a loan from a corporation, that is, Market Street Mortgage Corporation, with the intent that such loan shall be offered to and accepted by HUD for insurance, and for the purpose of influencing the actions of HUD, did make, pass, utter, and publish a materially false statement, and aided and abetted such conduct, knowing the statement to be false, and did utter, publish, and pass as true an instrument, paper and document, and aided and abetted such conduct, knowing the instrument, paper and document to have been altered, forged, and counterfeited.

THE SCHEME

It was part of the scheme that:

8. In or about December 1999, defendant SABRINA ASQUITH submitted an application for an FHA-insured mortgage to Market Street Mortgage Corporation, under the name Ronia Hester, and under a social security number ending in 4760.

9. In support of her mortgage application, defendant SABRINA ASQUITH knowingly submitted to Market Street Mortgage Corporation false and fraudulent documents which made Ronia Hester appear to be an adult with steady employment and a steady residential history. In truth, Ronia Hester (with a social security number ending in 4760) was defendant SABRINA ASQUITH's infant daughter, born on May 5, 1997.

10. Defendant SABRINA ASQUITH caused Market Street Mortgage Corporation to grant a mortgage to "Ronias Hester," in the amount of \$119,939.00, and to forward the mortgage application documents to HUD for insurance.

11. Defendant SABRINA ASQUITH, posing as Ronia Hester, then used the FHA-insured mortgage to purchase a home in Abington, Pennsylvania.

All in violation of Title 18, United States Code, Sections 1010 and 2.

COUNT TWO

THE GRAND JURY FURTHER CHARGES THAT:

1. Paragraphs 1-6 and 8-11 of Count One are realleged here.
2. In or about December 1999, at Abington, in the Eastern District of

Pennsylvania, and elsewhere, defendant

**SABRINA ASQUITH,
a/k/a “Ronja Hester,”**

with intent to deceive, and for the purpose of obtaining a federally insured mortgage from Market Street Mortgage Corporation, falsely represented that a social security number ending in 4760 had been assigned to her by the Commissioner of Social Security, when in fact such number was not the account number assigned to her.

In violation of Title 42, United States Code, Section 408(a)(7)(B).

COUNT THREE

THE GRAND JURY FURTHER CHARGES THAT:

1. Paragraphs 1-6 and 8-11 of Count One are realleged here.
2. On or about January 23, 2001, in the Eastern District of Pennsylvania,

defendant

**SABRINA ASQUITH,
a/k/a “Ronja Hester,”**

in a matter within the jurisdiction of the United States Bankruptcy Court, an agency of the judicial branch of the United States, knowingly and willfully made a materially false, fictitious, and fraudulent statement and representation, in that defendant SABRINA ASQUITH filed a petition for bankruptcy under Chapter 13 of the United States Bankruptcy Code, and in that petition falsely represented that her name was Ronja Hester, and that her social security number ended in 4760, knowing such representations to be untrue.

In violation of Title 18, United States Code, Section 1001.

NOTICE OF ADDITIONAL FACTORS

THE GRAND JURY FURTHER CHARGES THAT:

1. In committing the offenses charged in Counts One and Two of this indictment, the defendant **SABRINA ASQUITH, a/k/a “Ronja Hester”**:

(a) committed an offense and relevant conduct in which the loss exceeded \$200,000, as described in U.S.S.G. § 2F1.1(b)(1) (November 1, 1998 Guidelines Manual).

(b) engaged in a scheme to defraud more than one victim, as described in U.S.S.G. § 2F1.1(b)(2) (November 1, 1998 Guidelines Manual).

(c) knew and should have known that a victim of the offense was a vulnerable victim, as described in U.S.S.G. § 3A1.1(b)(2) (November 1, 1998 Guidelines Manual).

A TRUE BILL:

FOREPERSON

PATRICK L. MEEHAN
UNITED STATES ATTORNEY