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FILED IN OPEN COURT

NOV 24 2010

DAG

IN THE UNITED STATES DISTRICT COURT
FOR THE SOUTHERN DISTRICT OF ALABAMA
SOUTHERN DIVISION

CHARLES R. DIARD, JR.
CLERK

UNITED STATES OF AMERICA	*	CRIMINAL NO. <u>10-277-CG</u>
	*	
v.	*	USAO NO. 10R00388
	*	
MELISSA C. GULLEDGE,	*	VIOLATION: 18 USC § 1349 & 2
RODGER A. GULLEDGE,	*	
BERNELLE J. LAND and	*	
GERRI J. LILES	*	

INDICTMENT

THE GRAND JURY CHARGES:

COUNT ONE

1. Between in or about September 1, 2003, continuing through in or about June 1, 2007, in the Southern District of Alabama, and elsewhere, defendants

MELISSA C. GULLEDGE,
RODGER A. GULLEDGE, and
BERNELLE J. LAND, aided and abetted by
GERRI J. LILES,

did willfully, knowingly and unlawfully combine, conspire, confederate, agree and have a tacit understanding with one another, and with others, both known and unknown to the Grand Jury, to commit certain offenses against the United States, including the following:

To devise and intend to devise a scheme and artifice to defraud mortgage lenders and other lenders of money by submitting and causing to be submitted loan applications and settlement statements containing false information, which did not disclose the existence of a second mortgage and which contained other fraudulent pretenses, representations and promises,

BERNELLE J. LAND and **RODGER A. GULLEDGE** signed loan applications which overstated their income and which did not disclose the existence of a second mortgage.

Members of the conspiracy caused the mortgage lenders to give tentative approval for loans for the purchase of the real property located in the Southern District of Alabama, along with conditions for funding the loans.

Defendant **LILES** aided and abetted the conspiracy by preparing, at the direction of members of the conspiracy, false and fraudulent Settlement Statements, commonly known as a HUD-1s, for the sale and purchase of real properties located in the Southern District of Alabama, which falsely and fraudulently reflected that there were no second mortgages.

Defendant **LILES** would then meet with members of the conspiracy who were acting as straw purchasers and have them sign, and caused to be signed, the false and fraudulent documents for the closing of the first mortgage for the purchase of real property in the Southern District of Alabama.

Members of the conspiracy, to include Defendants **MELISSA C. GULLEDGE**, **BERNELLE J. LAND**, **RODGER A. GULLEDGE** and defendant **LILES** would sign the Settlement Statements, commonly known as HUD-1s, certifying that they were true and accurate statements of all receipts and disbursements made in the transactions, which they knew to be false. Defendant **LILES** would prepare second Settlement Statements, or HUD-1s, in which disbursements were made to the buyers, to include defendants **MELISSA C. GULLEDGE**, **RODGER A. GULLEDGE**, and **LAND**, disbursements which were not disclosed on the initial Settlement Statements provided the mortgage lenders and disbursements to the buyers which exceeded the amount of funds brought to the closing by the buyer, to include defendants

White Avenue, Unit 1105, Orange Beach, Alabama 36561, by defendant **LAND**, to First Educators Credit Union, 2007 Old Montgomery Highway Suite A, in Birmingham, Alabama by UPS, a commercial interstate carrier.

All in violation of Title 18, United States Code, Section 1349 and 2.

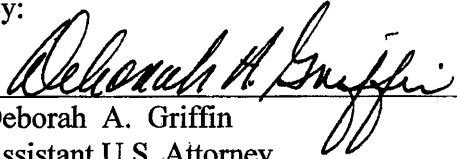
A TRUE BILL



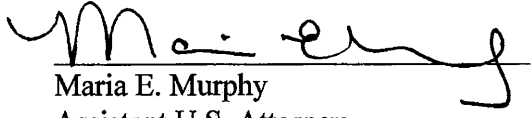
FOREMAN, UNITED STATES GRAND JURY
SOUTHERN DISTRICT OF ALABAMA

KENYEN R. BROWN
UNITED STATES ATTORNEY

By:



Deborah A. Griffin
Assistant U.S. Attorney



Maria E. Murphy
Assistant U.S. Attorney
Chief, Criminal Division

NOVEMBER 2010

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PENALTY PAGE

STYLE OF CASE: UNITED STATES v. MELISSA C. GULLEDGE, et. al.

DEFENDANTS: MELISSA C. GULLEDGE, (Count 1)
RODGER A. GULLEDGE, (Count 1)
BERNELLE J. LAND, COUNT 1)
GERRI J. LILES, (Count 1)

USAO NO.: 10R00388

AUSA: Deborah A. Griffin

CODE VIOLATION:

COUNT 1: 18 U.S.C. § 1349 – Conspiracy to Commit Mail and Wire Fraud

PENALTY:

COUNT 1: 30 yrs/\$1,000,000/5 yrs SRT/\$100 SA