

UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF FLORIDA

Case No. 08-80142-CR-LYSKAMP/HOAKINS
18 U.S.C. § 371

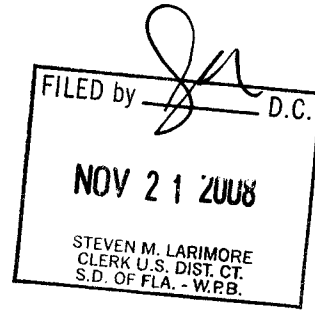
UNITED STATES OF AMERICA,

Plaintiff,

vs.

MARNI BELKIN,

Defendant.



INFORMATION

THE UNITED STATES ATTORNEY CHARGES THAT:

GENERAL ALLEGATIONS

At all times material to this Information:

1. Fortune Title Services, LLC. ("Fortune Title") was a Florida corporation with its principal place of business and mailing address at 1489 West Palmetto Park Road, Suite 497, Boca Raton, FL 33486.
2. MARNI BELKIN was President of Fortune Title.
3. Compass Mortgage Services, Inc. ("Compass Mortgage") was a Florida corporation with its principal place of business and mailing address at 7015 Beracasa Way, Suite 104, Boca Raton, Fl. 33433. Compass Mortgage was a mortgage brokerage business licensed in the State of Florida.

4. Co-conspirator Berry Loudort was employed at Compass Mortgage and engaged in the purchase of residential real estate.

5. Co-conspirator Ralph Michel was engaged in the purchase of residential real estate.

6. MARNI BELKIN and another individual known to the United States Attorney were partners engaged in the purchase of real estate for investment. MARNI BELKIN owned an investment property located at 570 Brown Road, Lake Worth, Florida.

COUNT 1
(Conspiracy to Commit Mail Fraud)

7. The general allegations of paragraphs 1 through 6 are realleged and incorporated by reference as though fully set forth herein.

8. From on or about October 12, 2006 to on or about December 30, 2006 in Palm Beach County, in the Southern District of Florida, and elsewhere, the defendant,

MARNI BELKIN,

did knowingly and willfully combine, conspire, confederate, agree and reach a tacit understanding with other persons known and unknown to the United States Attorney, to commit certain offenses against the United States, namely, mail fraud, in violation of Title 18, United States Code, Section 1341.

PURPOSE AND OBJECT OF THE CONSPIRACY

9. It was the purpose and object of the conspiracy for the defendant and her co-conspirators to unlawfully enrich themselves by causing the submission of materially false and fraudulent mortgage loan documents in order to defraud lenders in the sale and purchase of

residential real estate and to generate improper fees in connection with the sale and purchase of such real property.

MANNER AND MEANS OF THE CONSPIRACY

The manner and means by which the defendant and her co-conspirators sought to accomplish the purpose and object of the conspiracy included, among others, the following:

10. Defendant MARNI BELKIN, with co-conspirator Ralph Michel and others, used false and misleading information on a loan application in order to enable Michel to purchase a property owned by MARNI BELKIN, to wit, false financial information including false employment, false income, and false occupancy statements.

11. Compass Mortgage arranged the financing for the purchase of the property by Michel.

12. Defendant MARNI BELKIN'S company Fortune Title served as the title company for the sale and purchase of BELKIN'S property and received the warranty deed for the property from the Palm Beach County Clerk of Courts via the mails.

OVERT ACTS


13. In furtherance of the conspiracy and to achieve the object thereof, at least one of the co-conspirators committed or caused to be committed, in the Southern District of Florida and elsewhere, at least one of the following overt acts, among others:

a. On or about November 18, 2006, co-conspirator Ralph Michel purchased the property owned by BELKIN at 570 Brown Road, Lake Worth, FL at an inflated price resulting in a "fee" of approximately \$29,000 being deposited in a bank account controlled by co-conspirators Michel and Loidort.

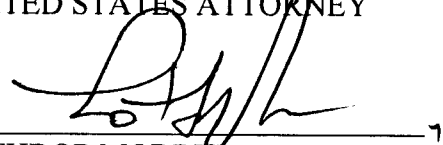
b. On or about December 4, 2006 defendant MARNI BELKIN caused the mailing of a

warranty deed from the Palm Beach County Clerk of Courts, West Palm Beach, Florida to Fortune Title for the property at 570 Brown Road, Lake Worth, FL.

All in violation of Title 18, United States Code, Section 371.



R. ALEXANDER ACOSTA
UNITED STATES ATTORNEY



LOTHROP MORRIS
ASSISTANT UNITED STATES ATTORNEY

UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF FLORIDA

PENALTY SHEET

Defendant's Name: MARNI BELKIN

Case No. 08-80142-CR-Lysekamp/Hopkins

Count # 1:

18 USC § 371

*Max. Penalty: 5 Years' Imprisonment; \$250,000 Fine; 3 Years' Supervised Release

Count #:

*Max. Penalty:

Count #:

*Max. Penalty:

Count #:

*Max. Penalty:

*Refers only to possible term of incarceration, does not include possible fines, restitution, special assessments, parole terms, or forfeitures that may be applicable.