



**United States Department of Justice  
United States Attorney's Office  
District of Minnesota**

**Frank J. Magill,  
United States Attorney**

David Anderson, Public Affairs Specialist  
(612) 664-5684; cell: (612) 730-2251

# **News Release**

FOR IMMEDIATE RELEASE  
Thursday, Feb. 26, 2009

## **Stillwater woman pleads guilty to identity theft**

A 44-year-old Stillwater woman pleaded guilty yesterday in federal court to fraudulently inducing the bank in which she was employed to make mortgage loans to her based on fraudulent documents.

Anne E. Justesen pleaded guilty to one count of facilitation of mortgage fraud through identity theft. She entered her plea on Feb. 25 in St. Paul before United States District Court Judge Paul Magnuson. Justesen was charged on Feb. 18, 2009.

According to Justesen's plea agreement, from November 2005 through September 2006, she devised a scheme to defraud Jennings State Bank that involved fraudulently causing the bank to make mortgage loans to or on her benefit. Justesen was a vice president at the bank.

Justesen also admitted that on Nov. 17, 2005, she fraudulently induced the bank to extend a \$200,000 line of credit to her by forging her husband's signature on a document that purported to grant the bank a mortgage on a lake home located near Luck, Wisc., that was jointly owned by Justesen and her husband.

Justesen also admitted that on Nov. 17, she knowingly used, without lawful authority, a means of identification of another person with the intent to commit bank fraud.

Justesen faces a potential maximum penalty of five years in prison. Judge Magnuson will determine Justesen's sentence at a future date. This case is the result of an investigation by the Federal Bureau of Investigation and the Stillwater Police Department. It is being prosecuted by Assistant U.S. Attorney David J. MacLaughlin.