



United States Attorney District of New Jersey

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VINCENTOWN, N.J., WOMAN CHARGED IN CONNECTION WITH MORTGAGE FRAUD SCHEME AND POSING AS FBI AGENT, IRS OFFICIAL

CAMDEN, N.J. – A Vincentown, N.J., woman who allegedly perpetrated a mortgage fraud scheme and also impersonated an FBI agent and an IRS official appeared in federal court this afternoon to face related charges, United States Attorney Paul J. Fishman announced.

Tammi Haines, 40, has been in custody on unrelated local charges since her arrest on June 17, 2010. Haines appeared today before United States Magistrate Judge Joel Schneider in Camden federal court on a Complaint charging her with one count of wire fraud and one count of impersonating an FBI agent and an IRS officer. Judge Schneider remanded the defendant to the custody of the state of New Jersey.

According to the Complaint filed in Camden federal court:

Haines orchestrated a scheme in which she took out a \$393,000 mortgage on a property in Sevierville, Tenn., by forging the signature of an individual – a victim referred to as the “D.G.” in the Complaint – on a loan application. The application also listed false information concerning the victim’s financial status and ability to repay the loan. Haines supported the false information by submitting fraudulent documents. In connection with the closing, the victim was to receive \$149,046.93 as “cash to borrower.” The closing agent sent that money to the victim’s bank account over which Haines exercised control. Haines then diverted a portion of the \$149,046.93 to her personal use.

Haines is also charged with impersonating an FBI agent by authoring a letter which purported to be from the agent. The letter, which falsely claimed that the FBI had been investigating Haines’ bank accounts, was written as an explanation as to why a \$40,000 check issued by Haines bounced. In addition, Haines impersonated an IRS official by authoring a letter supposedly from a “Senior Officer” with the IRS. The letter falsely claimed that the taxpayer named in the letter – also a victim of Haines’ mortgage fraud scheme – had no tax liability.

If convicted of the wire fraud charge, Haines faces a maximum potential penalty of 30 years in prison and a \$1 million fine. If convicted of impersonating an FBI agent and an IRS official, Haines faces a maximum potential penalty of three years in prison and a \$250,000 fine.

U.S. Attorney Fishman credited special agents of the FBI’s Trenton Resident Agency, under the direction of Special Agent in Charge Michael B. Ward in Newark, N.J., and special agents of the Department of the Treasury, Treasury Inspector General for Tax

Administration, under the direction of Inspector General J. Russell George, for the work leading to the federal charges.

The government is represented by Assistant U.S. Attorney R. Stephen Stigall of the United States Attorney's Office Criminal Division in Camden.

The charges and allegations contained in the Complaint are merely accusations and the defendant is presumed innocent unless and until proven guilty.

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Defense counsel: Lisa Lewis,. Federal Public Defender, Camden