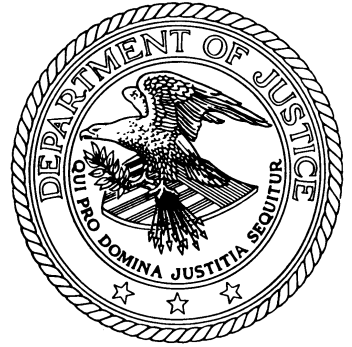


NEWS RELEASE



OFFICE OF THE UNITED STATES ATTORNEY SOUTHERN DISTRICT OF CALIFORNIA

San Diego, California

***United States Attorney
Laura E. Duffy***

Assistant U.S. Attorney Valerie H. Chu (619) 546-6750

For Immediate Release

THREE SAN DIEGO COUNTY RESIDENTS ADMIT PARTICIPATING IN FRAUDULENT MORTGAGE SCAM

NEWS RELEASE SUMMARY - March 1, 2012

United States Attorney Laura E. Duffy announced the guilty pleas today of three more individuals who participated in a mortgage fraud scam to secure millions of dollars in fraudulent loans. Al Siapno, Leila Siapno, and Matthew McIntyre each pled guilty to conspiracy to commit wire fraud. Al Siapno, a United States Border Patrol Agent, and his wife, Leila Siapno, admitted that they conspired with others to lie on mortgage loan applications and submit fraudulent documentation in order to refinance the mortgage on a property located on Winecreek Road, a part of the Ivy Gate development of 4S Ranch. Similarly, Matthew McIntyre admitted that he agreed to mislead mortgage lenders about his assets and financial condition by adding himself to someone else's bank account so he could claim the assets in that account as his own, to obtain a loan on a property on Bulrush Lane in Cardiff By the Sea. The guilty pleas were entered before United States Magistrate Judge Nita L. Stormes and are subject to final acceptance by United States District Court Judge John A. Houston, at or before sentencing.

Two other defendants have already pleaded guilty in the same case. On February 2, 2012, David and Kristin Berkenfield entered guilty pleas to a conspiracy to make a false statement to a federally-insured institution. David Berkenfield and his wife Kristin admitted that they conspired with others to defraud mortgage lenders by falsely stating that Kristin's income was \$41,000 per month, when in fact she earned no more than \$300 per month from the specified source of income, to refinance a property located on Winecreek Road. As part of Berkenfield's guilty plea, the government agreed to dismiss the Information against him after one year if he does not become involved in any other unlawful activity.

Al Siapno and Matthew McIntyre are scheduled for a sentencing hearing on May 29, 2012, and Leila Siapno is scheduled on March 1, 2013. Kristin Berkenfield and David Berkenfield's are next scheduled to be in court on May 14, 2012 and December 7, 2012, respectively, before Judge Houston.

The guilty pleas today bring to 21 the total number of mortgage-fraud related guilty pleas handled by the U.S. Attorney's Office in the last 5 months. In that same period of time, 13 defendants have been sentenced in mortgage fraud cases, resulting in restitution awards totaling in excess of \$24.5 million. Also, in the same period, the federal grand jury in the Southern District of California has returned indictments against 11 other defendants for engaging in wire fraud, mail fraud, money laundering, and unlawful monetary transactions in connection with criminal mortgage fraud activity.

DEFENDANTS

Criminal Case No. 11CR3486-JAH

Al Siapno
Leila Siapno
Matthew McIntyre
David A. Berkenfield
Kristin Berkenfield

SUMMARY OF CHARGES

Title 18, United States Code, Section 371 -- Conspiracy -- statutory maximum sentence of 5 years' custody, three years of supervised release, a maximum fine of \$250,000, \$100 special assessment.

INVESTIGATIVE AGENCIES

Immigration and Customs Enforcement, Office of Professional Responsibility
United States Customs and Border Protection, Office of Internal Affairs