



***United States Attorney  
Southern District of New York***

**FOR IMMEDIATE RELEASE  
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**TWO CHARGED IN WHITE PLAINS FEDERAL COURT WITH FRAUD  
INVOLVING HOMEOWNER FORECLOSURE PROTECTION**

PREET BHARARA, the United States Attorney for the Southern District of New York, announced that ANDREW BARTOK of Clifton, New Jersey, and KATHLEEN ADDARIO, a/k/a "Kathleen Kelly," a/k/a "Kate Adams," a/k/a "Kathy Adams," of Saddle River, New Jersey, were arrested yesterday and charged with participating in a fraudulent scheme in which they repeatedly made false statements on personal bankruptcy petitions filed in the United States Bankruptcy Court in New York and New Jersey.

The Complaint, filed in White Plains federal court, alleges that between about May 2005 and about August 2009, BARTOK and ADDARIO operated a business known as Revelations Consulting in which they held themselves out to homeowners as experts in foreclosure prevention through, among other things, solicitations sent to homeowners through the mail. After soliciting homeowners by representing that they would temporarily stop foreclosure proceedings relating to their homes, BARTOK and ADDARIO filed bankruptcy petitions in the names of homeowners using false information and, in numerous cases, without the knowledge or authorization of the homeowners. The homeowners paid initial and monthly fees to Revelations Consulting using checks and money orders. Between February 2009 and November 2009, approximately \$43,000 per month in personal checks and money orders in amounts consistent with the fees charged to the homeowners were deposited in a Revelations Consulting business bank account in New Jersey.

BARTOK and ADDARIO were presented in White Plains federal court before U.S. Magistrate Judge PAUL E. DAVISON and released on bail. If convicted, they face a maximum sentence of 20 years in prison.

Mr. BHARARA praised the investigative efforts of the United States Postal Inspection Service and criminal investigators of the United States Attorney's Office.

Assistant United States Attorneys NICHOLAS L. McQUAID  
and JOHN COLLINS, JR., are in charge of the prosecution.

The charges contained in the Complaint are merely  
accusations, and the defendants are presumed innocent unless and  
until proven guilty.

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