IN THE UNITED STATES DISTRICT COURT FOR THE MIDDLE DISTRICT OF TENNESSEE NASHVILLE DIVISION

UNITED STATES OF AMERICA)	
v.)) NO.	
APRIL GARDNER)) JUD	GE TRAUGER
	VERDICT FORM	
We, the jury, find the following:		
1. With respect to the char	ge in Count One of the l	Indictment (Conspiracy to Commit
Bank Fraud, we find as follows:		
	Guilty	Not Guilty
The defendant is:		VPC.
2. With respect to the char	ge in Count Two of the	Indictment (Bank Fraud) as to the
first clause of the bank fraud statut	e (scheme to defraud a	financial institution), we find as
follows:		
	Guilty	Not Guilty
The defendant is:		VPC

second clause of the bank	k fraud statute (scheme to	obtain money or pr	operty owned by	or in the
control of a financial	institution by means of	materially false	or fraudulent pr	etenses,
representations or promis	es), we find as follows:			
	Guilty		Not Guilty	
The defendant is:			NAC	
4. With respect to the	ne charge in Count Six of the	ne Indictment (Banl	Fraud) as to the f	irst
clause of the bank fraud s	tatute (scheme to defraud a	financial institution	a), we find as follo	ws:
	Guilty		Not Guilty	
The defendant is:			VPC	

With respect to the charge in Count Two of the Indictment (Bank Fraud) as to the

3.

5. With respect to the charge in Count Six of the Indictment (Bank Fraud) as to the second clause of the bank fraud statute (scheme to obtain money or property owned by or in the control of a financial institution by means of materially false or fraudulent pretenses, representations or promises), we find as follows:

	Guilty	Not Guilty
The defendant is:		VPC
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