

FILED

UNITED STATES DISTRICT COURT
MIDDLE DISTRICT OF FLORIDA
TAMPA DIVISION

2016 MAY 17 PM 11:13

UNITED STATES OF AMERICA

v.

CASE NO. 8:16-cr-*221-T-24 AEP*
18 U.S.C. § 912

SIDNEY C. HINES

INDICTMENT

SEALED

The Grand Jury charges:

COUNTS ONE THROUGH FIVE

(False Personation of an Officer or Employee of the United States)

A. Introduction

At times material to this Indictment:

1. Sidney C. Hines, the defendant herein, was a resident of New Port Richey, Florida, whose residential mortgage loan had been purchased and securitized by Fannie Mae. Sidney C. Hines obtained a HomeSaver Advantage Loan from Fannie Mae in the amount of \$5,863.73.

2. Senator R.D. was a member of the United States Senate, representing the citizens of Illinois.

3. The Federal National Mortgage Association, ("Fannie Mae") was a government-sponsored enterprise chartered by Congress with a mission to provide liquidity, stability, and affordability to the United States housing and

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mortgage markets. Fannie Mae purchased loans from lenders, packaged the loans into mortgage-backed securitizations and then guaranteed the principal and interest of the mortgage loans for investors in its securitizations.

4. The Fannie Mae HomeSaver Advance ("HSA") program was a mortgage loss mitigation program designed to allow a delinquent borrower, who was able to make future scheduled [mortgage] payments but was unable to pay past due amounts immediately, to cure the delinquency by entering into an unsecured loan for the arrearage amount. HSA loans were documented by an unsecured promissory note.

5. Strategic Recovery Group, LLC ("SRG") was a limited liability company based in Idaho that operated as a collection agency to collect debts, including late mortgage payments and mortgage defaults by homeowners.

6. ClearSpring Loan Services, Inc. ("ClearSpring") provided mortgage loan services. It offered repayment plan or special forbearance, loan modification, mortgage insurance claim, short sale or pre-foreclosure sale, and deed-in-lieu of foreclosure services. ClearSpring was the successor in interest to SRG and was based in Dallas, TX.

7. Chase Home Finance, LLC ("Chase") was a subsidiary of JP Morgan Chase Bank, N.A., a financial institution, with offices located throughout the United States, including the State of Florida, and whose accounts were insured by the FDIC. Chase originated the HomeSaver Advantage Loan to Sidney Hines, which was funded by Fannie Mae.

B. Offense Conduct

8. On or about the dates set forth below, in the Middle District of Florida and elsewhere,

SIDNEY C. HINES,

the defendant herein, who received a HSA loan funded by Fannie Mae and originated by Chase, did falsely assume and pretend to be an officer and employee of the United States acting under the authority thereof, that is United States Senator R.D. of Illinois, and in such assumed and pretended character with intent to defraud Fannie Mae, he falsely stated via telephone that he was a "Senator R.D." to representatives of SRG and later ClearSpring, in an attempt to deceive SRG and ClearSpring that the debt on his Fannie Mae HSA loan was paid in full and to have that valid debt removed from his credit report:

Count	Date	Call From	Call To
One	March 11, 2013	Sidney Hines	SRG
Two	July 17, 2013	Sidney Hines	SRG
Three	August 1, 2013	Sidney Hines	SRG
Four	August 26, 2014	Sidney Hines	ClearSpring
Five	December 9, 2014	Sidney Himes	ClearSpring

All in violation of Title 18, United States Code, Section 912.

A TRUE BILL,


Foreperson

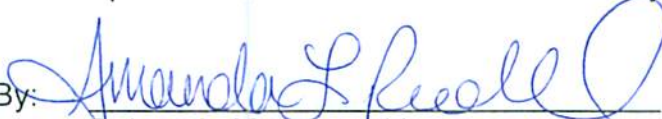
A. LEE BENTLEY, III
United States Attorney

By:



Christopher Poor
Special Assistant United States Attorney

By:



Robert A. Mosakowski
Assistant United States Attorney
Chief, Economic Crimes Section

No. 8:16-cr-

UNITED STATES DISTRICT COURT
Middle District of Florida
Tampa Division

THE UNITED STATES OF AMERICA

vs.

SIDNEY C. HINES

INDICTMENT

Violations:

18 U.S.C. § 912

A true bill,



Foreperson

Filed in open court this 17th day
of May, 2016.

Clerk

Bail \$ _____
