COMMONWEALTH OF PENNSYLVANIAZOO SEP -2 AN IO: 38

COMMONWEALTH OF PENNSYLVANIA DEPARTMENT OF BANKING, BUREAU OF COMPLIANCE, INVESTIGATION AND LICENSING, Docket No.: 08 0220 (ORD)

v.

DONNA GUILFORD ABRAHAM

ORDER OF PROHIBITION

Background

WHEREAS, the Department of Banking (the "Department") is the Commonwealth of Pennsylvania's administrative agency authorized and empowered to administer and enforce the Mortgage Bankers and Brokers & Consumer Equity Protection Act ("the "MBBCEPA"), 63 P.S. § 456.101 et seq., and the Secondary Mortgage Loan Act (the "SMLA"), 7 P.S. § 6601 et seq.;

WHEREAS, the Bureau of Compliance, Investigation and Licensing (the "Bureau") is primarily responsible for administering and enforcing the MBBCEPA and the SMLA for the Department;

WHEREAS, Donna Guilford Abraham ("Ms. Guilford") is an individual residing in Newtown, New Jersey;

WHEREAS, on October 24, 2003, Ms. Guilford was indicted by the Sussex County New Jersey District Attorney for, among other charges:

Count Three: "... Donna Guilford Abraham ... on or about May 18, 2000, in the City of Hackensack, County of Bergen, ... by means of false impressions they created concerning the employment, income, assets and other financial data relating to W.C., a person whom they

solicited to use in the commission of the offense, did purposely obtain property, to wit, a mortgage loan for 901 West End Drive in the Township of Stillwater, County of Sussex, New Jersey, in excess of \$75,000 by deception from Alterna Mortgage and/or State Street Bank and/or Washington Mutual Bank, contrary to the provisions of N.J.S.A. 2C:20-4, 2C:2-6 and 2C:1-3, and against the peace of this State, the government and dignity of the same. (A crime of the second degree)":

Count Eight: "... Donna Guilford Abraham ... on or about January 12, 2001, in the City of Newark, County of Essex, ... by means of false impressions they created concerning the employment, income, assets and other financial data relating to James C. Wood, a fictitious person, did purposely obtain property, to wit, a mortgage loan in excess of \$75,000, by deception from Countrywide Home Loans for 906 West End Drive in the Township of Stillwater, County of Sussex, New Jersey, contrary to the provisions of N.J.S.A. 2C:20-4, 2C:2-6 and 2C:1-3, and against the peace of this State, the government and dignity of the same. (A crime of the second degree)." (Collectively, the "Charges"). See Exhibit A;

WHEREAS, on January 4, 2007, Ms. Guilford entered a guilty plea regarding the Charges (the "Guilty Plea");

WHEREAS, in the Guilty Plea, Ms. Guilford agreed to plead guilty to Count 3 and Count 8 of the Charges Obtain Property/False Pretences (a crime of the third degree). See Exhibit B;

WHEREAS, the Charges and Guilty Plea relate to conduct in connection with the residential mortgage business;

WHEREAS, by defrauding mortgage lenders by falsifying employment, income, asset and other financial data of consumers to obtain mortgages for those consumers Ms. Guilford engaged in conduct that is unfair, unethical and illegal in the mortgage business;

WHEREAS, as a result of the forgoing, the Bureau has determined that Donna Guilford Abraham should be prohibited from engaging in the mortgage loan business as regulated by the MBBCEPA and SMLA.

Authority of the Department

WHEREAS, Section 310(a) of the MBBCEPA provides the Department with the authority to issue orders as may be necessary for the proper conduct of the first mortgage loan business. 63 P.S. § 456.310(a);

WHEREAS, Section 16(1) of the SMLA provides the Department with the authority to issue orders as may be necessary for the proper conduct of the secondary mortgage loan business. 7 P.S. § 6616(1); and,

AND NOW THEREFORE, based upon the forgoing recitals, the Bureau, under the authority cited above, hereby imposes the following order. Upon the effective date of this Order:

MBBCEPA

1. Pursuant to the Department's authority under Section 310(a) of the MBBCEPA, 63 P.S. § 456.310(a), Donna Guilford Abraham, as a natural person or as a corporation or as any other form of organization of any kind whatsoever, is hereby prohibited from working in the first mortgage loan business as regulated by the MBBCEPA as a licensee, employee, independent contractor, agent, representative, or in any other capacity of any kind whatsoever, in any way whatsoever.

<u>SMLA</u>

2. Pursuant to the Department's authority under Section 16(1) of the SMLA, 7 P.S. § 6616(1), Donna Guilford Abraham, as a natural person or as a corporation or as any other form of organization of any kind whatsoever, is hereby prohibited from working in the mortgage loan business as regulated by the SMLA as a licensee, employee, independent contractor, agent, representative, or in any other capacity of any kind whatsoever, in any way whatsoever.

IT IS SO ORDERED.

Date: 9/2/08

Timothy Siwy, Acting Director

Bureau of Compliance, Investigation and Licensing

Pennsylvania Department of Banking

17 N. Second Street, Suite 1300

Harrisburg, PA 17101

PROSECUTOR OF SUSSEX COUNTY 19-21 HIGH STREET NEWTON, NJ 07860 (973) 383-1570

SUPERIOR COURT OF NEW JERSEY LAW DIVISION - SUSSEX COUNTY

STATE OF NEW JERSEY

VS.

Indictment No.: 03-10-00293-I

DONNA GUILFORD ABRAHAM
TERRANCE ABRAHAM
JOHN H. GUILFORD, SR. a/k/a
JOHN J. GUILFORD (father of
Donna Guilford Abraham) and his wife,
ANNA GUILFORD

DEFENDANTS.

CRIMINAL ACTION

COUNT ONE

The Grand Jurors of the State of New Jersey, for the County of Sussex, upon their oaths present that DONNA GUILFORD ABRAHAM, TERRANCE ABRAHAM, JOHN H. GUILFORD, SR. AND ANNA GUILFORD, who are named as the defendants herein, and W. C., a co-conspirator who is known to the Grand Jury but not named as a defendant therein, between April 1, 2000 and May 18, 2000, in the Township of Stillwater, County of Sussex, the City of Hackensack, County of Bergen, the City of Clifton, County of Passaic, all in the State of New Jersey, and the City of New York, Borough and County of Queens, in the State of New York, and all within the jurisdiction of this court, with the purpose of promoting or facilitating the commission of the crimes of theft by deception in excess of \$75,000, contrary to the provisions of N.L.S.A. 2C:20-4 and knowingly making and/or uttering a false writing with purpose to deceive or injure another, contrary to the provisions of N.L.S.A. 2C:21-

4a, both crimes being with respect to obtaining a mortgage loan for 901 West End Drive in the Township of Stillwater, County of Sussex, New Jersey, did agree that one or more of them knowingly would engage in conduct which would constitute the aforesaid crimes or that one or more of them would aid in the planning, solicitation or commission of said crimes, all in violation of N.J.S.A. 2C:5-2, 2C:2-6 and 2C:1-3 and against the peace of this State, the government and dignity of the same. (A crime of the second degree)

COUNTIWO

The Grand Jurors aforesaid, upon their oaths aforesaid, do further present that DONNA GUILFORD ABRAHAM, TERRANCE ABRAHAM, JOHN H. GUILFORD, SR. AND ANNA GUILFORD, between April 1, 2000 and May 18, 2000 in the Township of Stillwater, County of Sussex, and within the jurisdiction of this court, knowingly did make and falsify and/or utter writings, to wit, mortgage applications and writings related to mortgage applications for 901 West End Drive in the Township of Stillwater, County of Sussex, New Jersey, knowing that they contained false statements with purpose to deceive or injure another, contrary to the provisions of N.J.S.A. 2C:21-4a, 2C:2-6 and 2C:1-3 and against the peace of this State, the government and dignity of the same. (A crime of the fourth degree)

COUNT THREE

The Grand Jurors aforesaid, upon their oaths aforesaid, do further present that DONNA GUILFORD ABRAHAM, TERRANCE ABRAHAM, JOHN H. GUILFORD, SR. AND ANNA GUILFORD, on or about May 18, 2000, in the City of Hackensack,

County of Bergen aforesaid, and within the jurisdiction of this Court, by means of false impressions they created concerning the employment, income, assets and other financial data relating to W. C., a person whom they solicited to use in the commission of the offense, did purposely obtain property, to wit, a mortgage loan for 901 West End Drive in the Township of Stillwater, County of Sussex, New Jersey, in excess of \$75,000 by deception from Alterna Mortgage and/or State Street Bank and/or Washington Mutual Bank, contrary to the provisions of N.J.S.A. 2C:20-4, 2C:2-6 and 2C:1-3, and against the peace of this State, the government and dignity of the same. (A crime of the second degree)

COUNTFOUR

The Grand Jurors aforesaid, upon their oaths aforesaid, do further present that DONNA GUILFORD ABRAHAM AND TERRANCE ABRAHAM, on or about May 17, 2000, in the Townships of Sparta and Stillwater, both in the County of Sussex aforesaid, by means of false impressions concerning the employment, income, assets and other financial data relating to W. C., a person whose identifying information they had obtained, did purposely obtain property, to wit, a loan in excess of \$500, by deception, from First Union Bank, contrary to the provisions of N.J.S.A. 2C:20-4 and 2C:2-6, and against the peace of this State, the government and dignity of the same. (A crime of the third degree)

COUNT FIVE

The Grand Jurors aforesaid, upon their oaths aforesaid, do further present that DONNA GUILFORD ABRAHAM, TERRANCE ABRAHAM, JOHN H. GUILFORD,

SR. AND ANNA GUILFORD, between April 1, 2000 and January 12, 2001, in the Township of Stillwater, County of Sussex, the City of Clifton, County of Passaic and the City of Newark, County of Essex, all in the State of New Jersey, and in the City of New York, Borough and County of Queens, in the State of New York, and all within the jurisdiction of this court, with the purpose of promoting or facilitating the commission of the crimes of theft by deception in excess of \$75,000, contrary to the provisions of N.J.S.A. 2C:20-4 and knowingly making and/or uttering a false writing with purpose to deceive or injure another, contrary to the provisions of N.J.S.A. 2C:21-4a, both crimes being with respect to obtaining a mortgage loan for 906 West End Drive in the Township of Stillwater, County of Sussex, New Jersey, did agree that one or more of them knowingly would engage in conduct which would constitute the aforesaid crimes or that one or more of them would aid in the planning, solicitation or commission of said crimes, all in violation of N.J.S.A. 2C:2-6 and 2C:1-3 and against the peace of this State, the government and dignity of the same. (A crime of the second degree)

COUNTSIX

The Grand Jurors aforesaid, upon their oaths aforesaid, do further present that DONNA GUILFORD ABRAHAM, TERRANCE ABRAHAM, JOHN H. GUILFORD, SR. AND ANNA GUILFORD, between April 1, 2000 and January 12, 2001, in the Township of Stillwater, County of Sussex, and within the jurisdiction of this court, knowingly did make and falsify and/or utter writings, to wit, mortgage applications and writings related to mortgage applications for 906 West End Drive in the Township

of Stillwater, County of Sussex, New Jersey, knowing that they contained false statements with purpose to deceive or injure another, contrary to the provisions of N.J.S.A. 2C:21-4a, 2C:2-6 and 2C:1-3 and against the peace of this State, the government and dignity of the same. (A crime of the fourth degree)

COUNT SEVEN

The Grand Jurors aforesaid, upon their oaths aforesaid, do further present that DONNA GUILFORD ABRAHAM, TERRANCE ABRAHAM, JOHN H. GUILFORD, SR. AND ANNA GUILFORD, between June 30, 2000 and August 3, 2000, in the Township of Stillwater, County of Sussex and the Township of Caldwell, County of Essex, both within the jurisdiction of this court, by means of false impressions they created relating to W. C., a person whose identifying information they had obtained, did purposely attempt to obtain property, to wit, a mortgage loan in excess of \$75,000, by deception from Old Dominion Mortgage Company for 906 West End Drive in the Township of Stillwater, County of Sussex, New Jersey, contrary to the provisions of N.J.S.A. 2C:5-1a(3), 2C:20-4, 2C:2-6 and 2C:1-3, and against the peace of this State, the government and dignity of the same. (A crime of the second degree)

<u>COUNT EIGHT</u>

The Grand Jurors aforesaid, upon their oaths aforesaid, do further present that DONNA GUILFORD ABRAHAM, TERRANCE ABRAHAM, JOHN H. GUILFORD, SR. AND ANNA GUILFORD, on or about January 12, 2001, in the City of Newark, County of Essex, within the jurisdiction of this court, by means of false impressions they created concerning the employment, income, assets and other financial data

relating to James C. Wood, a fictitious person, did purposely obtain property, to wit, a mortgage Ioan in excess of \$75,000, by deception from Countrywide Home Loans for 906 West End Drive in the Township of Stillwater, County of Sussex, New Jersey, contrary to the provisions of N.J.S.A. 2C:20-4, 2C:2-6 and 2C:1-3, and against the peace of this State, the government and dignity of the same. (A crime of the second degree)

COUNT NINE

The Grand Jurors aforesaid, upon their oaths aforesaid, do further present that DONNA GUILFORD ABRAHAM AND TERRANCE ABRAHAM, on or about July 1, 2003, in the Townships of Vernon, Stillwater and Sparta, both in the County of Sussex, and the City of Jersey City, County of Hudson, all within the jurisdiction of this court, did purposely obtain property of Susan Pierce, to wit, money in excess of 5500 by deception by means of creating a false impression with Susan Pierce as to their intentions concerning an MBNA credit card loan drawn upon the credit of Susan Pierce and deposited in an account opened with First Union Bank in the City of Jersey City, County of Hudson, contrary to the provisions of N.J.S.A. 2C:20-4 and 2C:2-6, and against the peace of this State, the government and dignity of the same. (A crime of the third degree)

COUNTIEN

The Grand Jurors aforesaid, upon their oaths aforesaid, do further present that DONNA GUILFORD ABRAHAM AND TERRANCE ABRAHAM, on or about August 16, 2001 in the Borough of Fort Lee, County of Bergen, by means of a forged New Jersey Certificate of Incorporation for BonFire Restaurants d/b/a La Chateau du Mandelae, did

purposely attempt to obtain property, to wit, a loan in excess of \$500, from PNC Bank, by deception, contrary to the provisions of N.I.S.A. 2C:5-1a(3), 2C:20-4 and 2C:2-6, and against the peace of this State, the government and dignity of the same. (A crime of the third degree)

COUNT ELEVEN

The Grand Jurors aforesaid, upon their oaths aforesaid, do further present that DONNA GUILFORD ABRAHAM AND TERRANCE ABRAHAM, between July 1, 2001 and August 16, 2001, in the Townships of Stillwater, Wantage and Vernon and the Town of Newton, all in the County of Sussex and all within the jurisdiction of the court, by means of false and/or misleading contracts and other documents, did purposely attempt to acquire, by deception, from Mack Dominick Associates, a partnership and R2Wives, Inc., real estate and a business known collectively as The Roadhouse, having a value in excess of \$75,000, contrary to the provisions of N.J.S.A. 2C:5-1a(3), 2C:20-4 and 2C:2-6, and against the peace of this State, the government and dignity of the same. (A crime of the second degree)

COUNT TWELVE

The Grand Jurors aforesaid, upon their oaths aforesaid, do further present that DONNA GUILFORD ABRAHAM AND TERRANCE ABRAHAM, between July 1, 2001 and August 16, 2001, in the Townships of Stillwater, Sparta and Vernon and the Town of Newton, all in the County of Sussex and all within the jurisdiction of the court, by means of false and/or misleading contracts and other documents, did purposely attempt to acquire, by deception, from Tommy Milazzo, real estate and a

business collectively known as Tomasso's Italian Bistro, having a value in excess of \$75,000, contrary to the provisions of N.J.S.A. 2C:5-1a(3), 2C:20-4 and 2C:2-6, and against the peace of this State, the government and dignity of the same. (A crime of the second degree)

David J. Weaver

Sussex County Prosecutor

A True Bill:

Foreperson

00-406

I HEREBY CERTIFY THAT THE FOREGOING IS A TRUE COPY OF THE ORIGINAL ON FILE IN MY OFFICE.

MICHAEL J. ARNOLD, DEPUTY CLERK SUPERIOR COURT OF NEW JERSEY

Special Deputy Clerk

		St	ate of	New Jersey v.					Jersey Superior Court v Division – Criminal Sussex County
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2001 JAH 22 PH 3: 11/20/02) CRISHNAL DIVISION

S.B.I. # 734021B Ind / Acc # 03-10-00293-1 State of New Jersey v. Donna Abraham Total Fine \$ If any of the offenses occurred on or after July 9, 1987, and is for a violation of Chapter 35 or 36 of Title 2C. Restitution hearing to be Total RESTITUTION scheduled - attorneys to 1) A mandatory Drug Enforcement and Demand Reduction (D.E.D.R.) penalty is Imposed for each count. (Write in # times for each.) submit order once restitution is decided 1st Degree @ \$3000 _____ 4th Degree @ \$750 2^{nJ} Degree @ \$2000 If the offense occurred on or after December 23, 1991, an Disorderly Persons or Petty 3" Degree @ \$1000 - Disorderly Persons @ \$500 assessment of \$50 is imposed on each count on which the defendant was convicted unless the box below indicates a Total D.E.D.R. Penalty \$ higher assessment pursuant to N.J.S.A. 20:43-3.1. (Assessment is \$30 if offense is on or after January 9, Court further Orders that collection of the D.E.D.R. penalty be suspended upon 1986 but before December 23, 1991, unless a higher defendant's entry into a residential drug program for the term of the program. penalty is noted. Assessment is \$25 if offense is before 2) A forensic laboratory fee of \$50 per offense is ORDERED. _____ Offenses @ \$50. January 9, 1986.) Total Lab Fee \$ Assessment imposed on Name of Drugs involved _____ count(s) 2 is \$50 each. 4) A mandatory driver's floence suspension of _____ month(s) is ORDERED. The suspension shall begin today. Driver's License Number (IF THE COURT IS UNABLE TO COLLECT THE LICENSE, PLEASE ALSO COMPLETE THE Total VCCB Assessment \$100 FOLLOWING,) Installment payments are due at the rate of Defendant's Address _ Eye Color <u>n/a</u> Sex <u>n/a</u> Date of Birth <u>n/a</u> per <u>moπth</u> The defendant is the holder of an out-of-state driver's license from the following Jurisdiction _____, Driver's License Number _____ peginning within 30 days. Defendant's non-resident driving privileges are hereby revoked for ____ months. If the offense occurred on or efter February 1, 1993 but was before March 13, 1995 and the sentence is to probation or to a state correctional facility, a transaction fee of up to \$1.00 is ordered for each occasion when a payment or installment payment is made. (P.L. 1992, c. 169). If the offense occurred on or after March 13, 1995 and the sentence is to probation, or the sentence otherwise requires payments of financial obligations to the probation division, a transaction fee of up to \$2.00 is ordered for each occasion when a payment is made. (P.L. 1995, c. 9). If the offense occurred on or after August 2, 1993, a \$75 Safe Neighborhood Services Fund assessment is ordered for each conviction. (P.L. 1993, c.220) \$150 If the offense occurred on or after January 5, 1994 and the sentence is to probation, a fee of up to \$25 per month for the probationary term is ordered. (P.L. 1993, c. 275) Amou: ! per month \$2 If the crime occurred on or after January 9, 1997, a \$30 Law Enforcement Officers Training and Equipment Fund penalty is ordered. \$30 If the crime occurred on or after May 4, 2001, and the defendant has been convicted of aggravated sexual assault, aggravated criminal sexual contact, kidnapping under 2C:13-1c(2), endanger the welfare of a child by engaging in sexual conduct which would impair or debauch the morals of a minor under 2C:24-4a, endangering the welfare of a child pursuant to 20:24-4b(4), Juring or entiring a child pursuant to 20:13-6, criminal sexual contact pursuant to 20:14-3b if the victim is a minor, kidnappling pursuant to 2C:13-1, criminal restraint pursuant to 2C:13-2 or laise imprisonment pursuant to 2C:13-3 If the victim is a minor and the offender is not the parent, promoting child prostitution pursuant to 2C:34-1b(3) or (4), or an altempt to commit any of these crimes, a \$800 Statewide Sexual Assault Nurse Examiner Program Penalty is ordered for each of these offenses. \$ Talaphone Number Name (Alterney for Detendent at Sentencing) Name (Court Clerk or Person preparing this form) (973) 579-0690 *μ.c., Secretary to the Hon. Thomas J. Critchley, Jr. Michael Chazen, Esq., 4400 Route 9 South, Suite 1000, Freehold, New Jersey 07728 STATEMENT OF REASONS - Include all applicable aggravating and mitigating factors The relevant aggravating factor(s) that apply: (1) The nature and circumstances of the offense, and the role of the actor therein, including whether or not it was committed in an especially beinous, cruel, or depraved manner; (3) The risk that the defendant will commit another offense; (9) The need for deterring the defendant and others from violating the law. The relevant mitigating factor(s) that apply: (6) The defendant has compensated or will compensate the victim of his/her conduct for the damage or injury that he/she sustained, or will participate in a program of community service; (10) The defendant is particularly likely to respond affirmatively to probationary treatment. All comments and reasons given by the Court for imposition of this sentence, on the record at the time of sentence, are incorporated and made a part thereof. Judge (Signalurg). Judge (Name) 01/18/2007 THOMAS J. CRITCHLEY, JR., J.S.C.

Defendant is to receive credit for time spent in custody	TOTAL NUMBER OF DAYS	DATE. (From/To) 08/17/2001-08/19/2001; 03/14/2002; 12/23/2003-12/24/2003			
(R. 3:21-8).	⊠ Jail CredIts <u>6</u>				
	Prior Service Credits				
	☐ Rosado Credits				
Defendant is to receive gap time credit for time spent in custody (N.J.S.A. 2C:44-5b(2)).	TOTAL NUMBER OF DAYS	DATE: (From/To)			

COMMONWEALTH OF PENNSYLVANIA DEPARTMENT OF BANKING

FILED 2009 SEP 15 PM 2: 49

COMMONWEALTH OF PENNSYLVANIA DEPARTMENT OF BANKING, BUREAU OF COMPLIANCE, INVESTIGATION AND LICENSING, Docket No.: 080220(ORD) DEPT OF BANKING

DONNA GUILFORD ABRAHAM

V.

CERTIFICATE OF SERVICE

I hereby certify that I have this day served a copy of the foregoing Order of Prohibition upon the parties below, who constitute the only parties of record in this proceeding, in accordance with the requirements of 1 Pa. Code § 33.31:

BY FIRST CLASS MAIL

Donna Guilford Abraham 4801 E. Sahara Ave. Apt. 100 Las Vegas, NV 89104

Dated this 15th day of September, 2008.

Lauren A. Sassani

Assistant Counsel

Attorney I.D. # 203016

Commonwealth of Pennsylvania

Department of Banking

17 North Second Street, Suite 1300

Harrisburg, PA 17101

(717) 787-1471