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COMMONWEALTH OF PENNSYLVANIA  
DEPARTMENT OF BANKING

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COMMONWEALTH OF PENNSYLVANIA  
DEPARTMENT OF BANKING, BUREAU OF  
COMPLIANCE, INVESTIGATION AND  
LICENSING

Docket No.: 100133 (ENE-ORD)

v.

MICHAEL McFERRON POPE, individually

NOTICE OF RIGHT TO APPEAL AND HEARING

You, MICHAEL McFERRON POPE, have the right to appeal the attached Order of Prohibition (the "Order") within 10 days of the date of service. See 1 Pa. Code § 35.20. The date of service is the date the Order is deposited in the mail or delivered to you in person, as the case may be, as set forth in 1 Pa. Code § 33.34. If you appeal the Order, you also have a right to a hearing.

To file an appeal and request a hearing on the Order, you must file a petition with the Secretary of Banking within 10 days of the date of service. The petition must be in writing, state clearly and concisely your grounds of interest in the subject matter, the facts you rely upon, the law you rely upon, and the relief you seek. See 1 Pa. Code § 35.17. Please deliver your petition to:

Linnea Freeberg, Docket Clerk,  
Office of Executive Deputy Secretary  
Pennsylvania Department of Banking  
17 North Second Street, Suite 1300  
Harrisburg, PA 17101

The petition must be received by the Docket Clerk within the aforementioned 10 day deadline. If the Docket Clerk does not receive your petition on time, you will waive your right to an appeal and a hearing and the Order will be deemed final.

If you choose to file a petition challenging the Order, please send an additional copy to:

Sarah E. Sedlak, Assistant Counsel  
Pennsylvania Department of Banking  
17 N. Second Street, Suite 1300  
Harrisburg, PA 17101

Once you file your petition appealing the Order and requesting a hearing, you will be notified of the hearing date, time, place, the person who will preside at your hearing, and any other pertinent information.

You have the right to be represented by an attorney. Corporations may be required to be represented by an attorney.

The hearing and all other procedural matters will be governed by the Pennsylvania Administrative Agency Law, 2 Pa. C.S. §§ 501-508, 701-704, and the General Rules of Administrative Practice and Procedure, 1 Pa. Code §§ 31.1.-35.251.

FILED

COMMONWEALTH OF PENNSYLVANIA  
DEPARTMENT OF BANKING

2010 MAY 28 AM 10: 01

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COMMONWEALTH OF PENNSYLVANIA	:	PA-DEPT OF BANKING
DEPARTMENT OF BANKING, BUREAU OF	:	
COMPLIANCE, INVESTIGATION AND	:	
LICENSING	:	
	:	Docket No.: 10 <u>0133</u> (ENF-ORD)
v.	:	
	:	
MICHAEL McFERRON POPE, individually	:	

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ORDER OF PROHIBITION

WHEREAS, the Department of Banking (the "Department") is the Commonwealth of Pennsylvania's administrative agency authorized and empowered to administer and enforce the Mortgage Licensing Act, 7 Pa. C.S. § 6101 et. seq.; and

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

WHEREAS, Chapter 3 of the Mortgage Bankers and Brokers and Consumer Equity Protection Act (the "MBBCEPA"), 63 P.S. § 456.301 et seq., and the Secondary Mortgage Loan Act (the "SMLA"), 7 P.S. § 6601 et seq. were repealed by operation of law on November 5, 2008; and

WHEREAS, on November 5, 2008, the Mortgage Act replaced Chapter 3 of the MBBCEPA and the SMLA; and

WHEREAS, the Mortgage Licensing Act amended the Mortgage Act on August 5, 2009, See 7 Pa. C.S. §6101, et. seq., amended by Act 31 of 2009, H.B. 1654 (P.N. 2448); and

WHEREAS, on June 30, 2008, the United States Attorneys' Office, Western District of Pennsylvania, filed an indictment against Michael McFerron Pope ("Pope") (See Indictment attached as Exhibit A); and

WHEREAS, the Indictment alleged in its first count ("Count One") that "from in or around June 2002, and continuing thereafter until in or around December 2006, in the Western District of Pennsylvania and elsewhere," Pope, "knowingly and willfully did conspire, combine, confederate and agree with persons known and unknown to the Grand Jury, to commit the offenses" of Mail Fraud (18 U.S.C. § 1341), Wire Fraud (18 U.S.C. § 1343), Bank Fraud (18 U.S.C. § 1344), Obstruction of Justice (18 U.S.C. § 1512) and Money Laundering (18 U.S.C. § 1956), all of which constituted a Conspiracy to Defraud the United States (18 U.S.C. § 371) (See Exhibit A ¶¶2 and 15(k)); and

WHEREAS, the Indictment alleged in its second count ("Count Two") that "from in or around March 2005, in the Western District of Pennsylvania," Pope, "did knowingly conduct and attempt to conduct a financial transaction affecting interstate commerce, knowing that said financial transaction involved the proceeds of some form of unlawful activity with the intent to promote the carrying on of the specified unlawful activity of Mail, Wire and Bank Fraud" all of which constituted the offense of Money Laundering (18 U.S.C. § 1956(a)(1)(A)(i)) (See Exhibit A ¶17); and

WHEREAS, the Indictment alleged in its third count ("Count Three") another count of Money Laundering (18 U.S.C. § 1956(a)(1)(A)(i)) (See Exhibit A ¶20); and

WHEREAS, the Indictment alleged that Pope and Tiffany Lynn Sprouts ("Sprouts"), operated two businesses in Pleasant Hills, Pennsylvania under the names of Pope Financial

Services, Inc., ("Pope Financial") and Sprouts Mortgage, LLC ("Sprouts Mortgage") (See Exhibit A ¶1); and

**WHEREAS**, the Indictment alleged Pope and Sprouts:

(a) conspired, through Sprouts Mortgage and Pope Financial, to recruit at least six different individuals as straw buyers ("Straw Buyers") to separately purchase selected unimproved and residential real estate properties located in southwestern Pennsylvania ("Selected Properties") on behalf of Sprouts, Pope and others (See Exhibit A ¶3); and

(b) recruited the Straw Buyers to apply separately to various financial institutions and other mortgage lenders for mortgage loans to be secured by the Selected Properties in exchange for a portion of the loan proceeds (See Exhibit A ¶3); and

(c) created false documents in connection with the mortgage loans to be secured by the Selected Properties including: applications; wage statements; financial statements; deposit verifications; rent or mortgage verifications; employment verifications; telephone verifications; and property leases (See Exhibit A ¶4); and

(d) created the documents to falsely inflate the Straw Buyers' employment and financial condition, to overstate their income and assets, in order to increase the dollar amount that could be borrowed against the Selected Properties (See Exhibit A ¶5); and

(e) deposited funds temporarily into bank accounts of the Straw Buyers to make it appear that the Straw Buyers had sufficient assets to qualify for the loans and to make the down payment for the Selected Properties (See Exhibit A ¶9); and

(f) directed the Straw Buyers to sign some of the false and fraudulent documents (See Exhibit A ¶7); and

(g) used appraisals with an inflated opinion of market value of the Selected Properties in order to increase the dollar amount that could be borrowed against the Selected Properties (See Exhibit A ¶6); and

(h) directed the Straw Buyers to sign some of the false and fraudulent documents (See Exhibit A ¶7); and

(i) submitted the false and fraudulent documents to the financial and mortgage lending institutions by United States mail, including overnight delivery, by interstate wire transmissions, and in person (See Exhibit A ¶8); and

(j) created false lease agreements purporting to show that the Straw Buyers would be renting to others the properties the Straw Buyers owned to conceal the true domicile of the Straw Buyers and to make it appear that the Straw Buyers had a source of income (See Exhibit A ¶10); and

(k) transferred funds between bank accounts and used currency to conceal the source of down payments and the use of loan proceeds (See Exhibit A ¶11); and

(l) structured the transactions using credits and reimbursement of expenses to reduce the amount of cash needed to complete the transactions (See Exhibit A ¶12); and

(m) repaid some loans to lull the financial institutions into believing that the loans would be repaid, to deter further examination and to avoid foreclosure of the loans (See Exhibit A ¶13); and

(n) directed a Straw Buyer to testify falsely before a grand jury sitting in the Western District of Pennsylvania about the Selected Properties and their related loans (See Exhibit A ¶15); and

(o) used some of the loan proceeds to further the scheme and for their own use and benefit, including the purchase of additional properties to the loss and detriment of the financial institutions (See Exhibit A ¶14); and

**WHEREAS**, the Indictment alleged that in relation to property located on Griffin Street in Pittsburgh, Pennsylvania (“Griffin Street”), Pope:

(a) directed Straw Buyer ES, in or around July 2002, to obtain a \$112,500 mortgage loan from ABN Amro Mortgage Group secured by Griffin Street owned by the Straw Buyer (See Exhibit A ¶16(a)); and

(b) directed Straw Buyer Sprouts, in or around May 2005, to purchase Griffin Street in foreclosure (See Exhibit A ¶16(h)); and

**WHEREAS**, the Indictment alleged Pope directed Straw Buyer CS, in or around March 2004, to obtain a \$175,200 mortgage loan from Aames Funding Corporation secured by and to purchase property located on Thompson Street, Finleyville, Pennsylvania (See Exhibit A ¶16(b)); and

**WHEREAS**, the Indictment alleged that in relation to property located on Sugarcamp Road in Venetia, Pennsylvania (“Sugarcamp Road”), Pope:

(a) in or around May 2004, sold at an inflated price an uninhabitable single family residence and land located on Sugarcamp Road to Straw Buyers GR and FM (See Exhibit A ¶16(c)); and

(b) in or around March 2005, directed Straw Buyer MS to obtain a \$922,500 mortgage loan from financial institution Bank of America secured by and to purchase from two Straw Buyers identified as GR and FM at an inflated price a portion of Sugarcamp Road (See Exhibit A ¶16(d)); and

(c) in or around March 2005, directed Straw Buyer Sprouts to purchase at a deflated price the remaining portions of Sugarcamp Road (See Exhibit A ¶16(e)); and

(d) in or around April 2005, directed Straw Buyer MS to obtain a \$190,800 mortgage loan from financial institution JP Morgan Chase Bank secured by a portion of Sugarcamp Road (See Exhibit A ¶16(g)); and

WHEREAS, the Indictment alleged that in relation to property located on Scenery Ridge Drive ("Scenery Ridge"), Pope:

(a) in or around March 2005, directed Straw Buyer Sprouts to obtain a \$50,000 mortgage loan from financial institution World Savings Bank secured by and to purchase Scenery Ridge (See Exhibit A ¶16(f)); and

(b) in or around October 2005, directed Straw Buyer JS to obtain a \$521,500 mortgage loan from Encore Credit Corporation secured by and to purchase Scenery Ridge at an inflated price (See Exhibit A ¶16(i)); and

WHEREAS, the Indictment alleged that in relation to property located on Aetna Drive in Pittsburgh, Pennsylvania ("Aetna Drive"), Pope:

(a) in or around October 2005, directed Straw Buyer Sprouts to Aetna Drive (See Exhibit A ¶16(j)); and

(b) in or around January 2006 directed Straw Buyer Sprouts to obtain a \$168,800 mortgage loan and a \$21,100 mortgage loan from GreenPoint Mortgage Funding secured by Aetna Drive (See Exhibit A ¶16(l)); and

WHEREAS, the Indictment alleged Pope directed Straw Buyer EM, in or around December 2005, to obtain a \$168,750 mortgage loan from First Magnus Financial Corporation and a \$56,250 mortgage loan from financial institution JP Morgan Chase Bank secured by and to

purchase property located on Cedarvue Drive, Pittsburgh, Pennsylvania (See Exhibit A ¶16(k)); and

WHEREAS, the Indictment alleged Pope directed Straw Buyer Sprouts, in or around June 2006, to obtain a \$164,500 mortgage loan from financial institution Washington Mutual Bank secured by and to purchase property located on Bassett Drive, Bethel Park, Pennsylvania (See Exhibit A ¶16(m)); and

WHEREAS, the Indictment alleged Pope directed Straw Buyer Sprouts, in or around December 2006, to obtain a \$154,850 mortgage loan from financial institution Wells Fargo Bank secured by and to purchase property located on East McMurray Road, Venetia, Pennsylvania (See Exhibit A ¶16(n)); and

WHEREAS, the Indictment alleged Pope caused the deposit of \$283,237 from the proceeds of the sale of the property located on Sugarcamp Road, said funds being the proceeds of Bank Fraud, into the account of Sprouts at National City Bank with the intent to promote Mail, Wire and Bank Fraud by obtaining an official check for the purchase of additional property (See Exhibit A ¶18); and

WHEREAS, Pope pled guilty on February 19, 2008 to Counts One, Two, and Three of the Indictment (See attached as Exhibit B); and

WHEREAS, Counts One, Two, and Three of the Indictment contain felony offenses; and

WHEREAS, Sprouts pled guilty to engaging in conduct relating to the mortgage industry; and

WHEREAS, the Department has the authority to "prohibit or permanently remove a person or licensee responsible for a violation of this chapter from working in the present capacity

or in any other capacity of the person or licensee related to activities regulated by the department" 7 Pa. C.S. § 6138(a)(5); and

WHEREAS, Section 6138(a)(4) of the Mortgage Licensing Act (corresponding to Section 310(a) of the MBBCEPA and Section 16(1) of the SMLA) grants the Department broad authority to issue orders as may be necessary for the enforcement of the Mortgage Licensing Act, 7 Pa. C.S. § 6138(a)(4) (corresponding to 63 P.S. § 456.310(a) and 7 P.S. § 6616(1));

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

Michael McFerron Pope, 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 Mortgage Licensing Act 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: 5/26/10

Brian Crossland, Compliance Division Chief  
Department of Banking  
Bureau of Compliance, Investigation and Licensing  
Market Square Plaza  
17 N. 2<sup>nd</sup> Street, Suite 1300  
Harrisburg, PA 17101



## **Exhibit A**

1540

IN THE UNITED STATES DISTRICT COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

UNITED STATES OF AMERICA	)	
	)	Criminal No. 08-49
v.	)	
	)	(18 U.S.C. §§ 371 and
MICHAEL McFERRON POPE	)	1956(a) (1) (A) (i) and 2)

THE INDICTMENT

The Grand Jury charges:

At all times material to this Indictment:

INTRODUCTION

1. Defendant MICHAEL McFERRON POPE operated, with Tiffany Lynn Sprouts, two businesses named Pope Financial Services, Inc., and Sprouts Mortgage, LLC, which were both located in the same office on Lewis Run Road in Pleasant Hills, Pennsylvania. Defendant MICHAEL McFERRON POPE purported to be a mortgage loan broker.

COUNT ONE

THE CONSPIRACY AND ITS OBJECTS

2. From in or around June 2002, and continuing thereafter until in or around December 2006, in the Western District of Pennsylvania and elsewhere, defendant MICHAEL McFERRON POPE, knowingly and willfully did conspire, combine, confederate and agree with persons known and unknown to the Grand Jury, to commit offenses against the United States, that is:

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 U.S. DISTRICT COURT  
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(a) Mail Fraud, in violation of Title 18, United States Code, Section 1341;

(b) Wire Fraud, in violation of Title 18, United States Code, Section 1343;

(c) Bank Fraud, in violation of Title 18, United States Code, Section 1344;

(d) Obstruction of Justice, in violation of Title 18, United States Code, Section 1512; and

(e) Money Laundering, in violation of Title 18, United States Code, Section 1956.

MANNER AND MEANS OF THE CONSPIRACY

3. It was a part of the conspiracy that defendant MICHAEL McFERRON POPE and straw buyer Tiffany Lynn Sprouts through Sprouts Mortgage and Pope Financial Services recruited at least six different straw buyers with favorable credit scores to separately apply for mortgage loans from various financial and mortgage lending institutions to obtain funds and to purchase residential real estate selected by defendant MICHAEL McFERRON POPE and Tiffany Lynn Sprouts located in southwestern Pennsylvania on behalf of the defendant in exchange for a portion of the loan proceeds.

4. It was further a part of the conspiracy that defendant MICHAEL McFERRON POPE and Tiffany Lynn Sprouts created and obtained false and fraudulent documents in connection with the mortgage loans, including the following:

- (a) applications;
- (b) financial statements;
- (c) verifications of deposit; ✓
- (d) verifications of rent or mortgage;
- (e) verifications of employment; ✓
- (f) telephone verifications;
- (g) property leases; and
- (h) wage statements.

5. It was further a part of the conspiracy that defendant MICHAEL McFERRON POPE and Tiffany Lynn Sprouts created and obtained the false and fraudulent documents to inflate the straw buyers' employment and financial condition, to overstate income and assets, in order to increase the dollar amount that could be borrowed against the properties.

6. It was further a part of the conspiracy that defendant MICHAEL McFERRON POPE and Tiffany Lynn Sprouts used appraisals with an inflated opinion of market value of the properties in order to increase the dollar amount that could be borrowed against the properties.

7. It was further a part of the conspiracy that defendant MICHAEL McFERRON POPE and Tiffany Lynn Sprouts directed the straw buyers to sign some of the false and fraudulent documents.

8. It was further a part of the conspiracy that defendant MICHAEL McFERRON POPE and Tiffany Lynn Sprouts submitted the false

and fraudulent documents to the financial and mortgage lending institutions by United States mail, including overnight delivery, by interstate wire transmissions, and in person.

9. It was further a part of the conspiracy that defendant MICHAEL McFERRON POPE and Tiffany Lynn Sprouts temporarily deposited funds into bank accounts of the straw buyers to make it appear that the straw buyers had sufficient assets to qualify for the loans and to make the down payments.

10. It was further a part of the conspiracy that defendant MICHAEL McFERRON POPE and Tiffany Lynn Sprouts created false lease agreements purporting to show that the straw buyers would be renting to others the properties the straw buyers owned to conceal the true domicile of the straw buyers and to make it appear that the straw buyers had a source of income.

11. It was further a part of the conspiracy that defendant MICHAEL McFERRON POPE and Tiffany Lynn Sprouts transferred funds between bank accounts and used currency to conceal the source of downpayments and the use of loan proceeds.

12. It was further a part of the conspiracy that defendant MICHAEL McFERRON POPE and Tiffany Lynn Sprouts structured the transactions using credits and reimbursement of expenses to reduce the amount of cash needed to complete the transactions.

13. It was further a part of the conspiracy that defendant MICHAEL McFERRON POPE and Tiffany Lynn Sprouts made some loan

repayments to lull the financial institutions into believing that the loans would be repaid and to deter further examination and to avoid foreclosure of the loans.

14. It was further a part of the conspiracy that defendant MICHAEL McFERRON POPE and Tiffany Lynn Sprouts and the other straw buyers took some of the loan proceeds for their own use and benefit, including the purchase of additional properties to further the scheme, and to the loss and detriment of the financial institutions.

15. It was further a part of the conspiracy that defendant MICHAEL McFERRON POPE and Tiffany Lynn Sprouts directed a straw buyer to testify falsely about the properties and related loans before a grand jury sitting in the Western District of Pennsylvania.

OVERT ACTS

16. In furtherance of the conspiracy, and to effect the objects of the conspiracy, defendant MICHAEL McFERRON POPE, and Tiffany Lynn Sprouts, and others known and unknown to the Grand Jury, did commit and cause to be committed, the following overt acts, among others, in the Western District of Pennsylvania:

(a) In or around July 2002, defendant MICHAEL McFERRON POPE directed a straw buyer identified as ES to obtain a \$112,500 mortgage loan from ABN Amro Mortgage Group secured by property

owned by the straw buyer located on Griffin Street, Pittsburgh, Pennsylvania;

(b) In or around March 2004, defendant directed a straw buyer identified as CS to obtain a \$175,200 mortgage loan from Aames Funding Corporation secured by and to purchase property located on Thompson Street, Finleyville, Pennsylvania;

(c) In or around May 2004, defendant sold at an inflated price an uninhabitable single family residence and land located on Sugarcamp Road, Venetia, Pennsylvania, to two straw buyers identified as GR and FM;

(d) In or around March 2005, defendant MICHAEL McFERRON POPE directed a straw buyer identified as MS to obtain a \$922,500 mortgage loan from financial institution Bank of America secured by and to purchase from two straw buyers identified as GR and FM at an inflated price a portion of the property located on Sugarcamp Road, Venetia, Pennsylvania;

(e) In or around March 2005, defendant MICHAEL McFERRON POPE directed straw buyer Tiffany Lynn Sprouts to purchase at a deflated price the remaining portions of the property located on Sugarcamp Road, Venetia, Pennsylvania;

(f) In or around March 2005, defendant MICHAEL McFERRON POPE directed straw buyer Tiffany Lynn Sprouts to obtain a \$50,000 mortgage loan from financial institution World Savings Bank secured

by and to purchase property located on Scenery Ridge Drive, Pittsburgh, Pennsylvania;

(g) In or around April 2005, defendant MICHAEL McFERRON POPE directed a straw buyer identified as MS to obtain a \$190,800 mortgage loan from financial institution JP Morgan Chase Bank secured by a portion of the property located on Sugarcamp Road, Venetia, Pennsylvania;

(h) In or around May 2005, defendant MICHAEL McFERRON POPE directed straw buyer Tiffany Lynn Sprouts to purchase in foreclosure the property located on Griffin Street, Pittsburgh, Pennsylvania;

(i) In or around October 2005, defendant MICHAEL McFERRON POPE directed a straw buyer identified as JS to obtain a \$521,500 mortgage loan from Encore Credit Corporation secured by and to purchase at an inflated price the property located on Scenery Ridge Drive, Pittsburgh, Pennsylvania;

(j) In or around October 2005, defendant MICHAEL McFERRON POPE directed straw buyer Tiffany Lynn Sprouts to purchase property located on Aetna Drive, Pittsburgh, Pennsylvania;

(k) In or around December 2005, defendant MICHAEL McFERRON POPE directed a straw buyer identified as EM to obtain a \$168,750 mortgage loan from First Magnus Financial Corporation and a \$56,250 mortgage loan from financial institution JP Morgan Chase

Bank secured by and to purchase property located on Cedarvue Drive, Pittsburgh, Pennsylvania;

(l) In or around January 2006, defendant MICHAEL McFERRON POPE directed straw buyer Tiffany Lynn Sprouts to obtain a \$168,800 mortgage loan and a \$21,100 mortgage loan from GreenPoint Mortgage Funding secured by property located on Aetna Drive, Pittsburgh, Pennsylvania;

(m) In or around June 2006, defendant MICHAEL McFERRON POPE directed straw buyer Tiffany Lynn Sprouts to obtain a \$164,500 mortgage loan from financial institution Washington Mutual Bank secured by and to purchase property located on Bassett Drive, Bethel Park, Pennsylvania; and

(n) In or around December 2006, defendant MICHAEL McFERRON POPE directed Tiffany Lynn Sprouts to obtain a \$154,850 mortgage loan from financial institution Wells Fargo Bank secured by and to purchase property located on East McMurray Road, Venetia, Pennsylvania.

All in violation of Title 18, United States Code, Section 371.

COUNT TWO

The Grand Jury further charges:

17. The Grand Jury realleges and incorporates by reference the allegations contained in paragraphs 1 and 3 through 16 of Count One of this Indictment.

18. In or around March 2005, in the Western District of Pennsylvania, defendant MICHAEL McFERRON POPE, did knowingly conduct and attempt to conduct a financial transaction affecting interstate commerce, knowing that said financial transaction involved the proceeds of some form of unlawful activity, with the intent to promote the carrying on of the specified unlawful activity of Mail, Wire and Bank Fraud; in that defendant MICHAEL McFERRON POPE, caused the deposit of \$283,237 from the proceeds of the sale of the property located on Sugarcamp Road, said funds being the proceeds of Bank Fraud, into the account of Tiffany Lynn Sprouts at National City Bank, with the intent to promote Mail, Wire and Bank Fraud by obtaining an official check for the purchase of additional property.

All in violation of Title 18, United States Code, Sections 1956(a)(1)(A)(i) and 2.

COUNT THREE

The Grand Jury further charges:

19. The Grand Jury realleges and incorporates by reference the allegations contained in paragraphs 1 and 3 through 16 of Count One of this Indictment.

20. In or around October 2005, in the Western District of Pennsylvania, defendant MICHAEL McFERRON POPE, did knowingly conduct and attempt to conduct a financial transaction affecting interstate commerce, knowing that said financial transaction involved the proceeds of some form of unlawful activity, with the intent to promote the carrying on of the specified unlawful activity of Mail, Wire and Bank Fraud; in that defendant MICHAEL McFERRON POPE, caused the deposit of \$462,358 from the proceeds of the sale of property located on Scenery Ridge Drive, said funds being the proceeds of Wire Fraud, into the account of Tiffany Lynn

Sprouts at National City Bank, with intent to promote Mail, Wire and Bank Fraud by obtaining an official check for the purchase of additional property.

All in violation of Title 18, United States Code, Sections 1956(a)(1)(A)(i) and 2.

True Bill,

~~FOREPERSON~~

~~MARY BETH BUCHANAN~~  
United States Attorney  
PA ID No. 50254

CRIMINAL CASE INFORMATION SHEET

Pittsburgh  X  Erie \_\_\_\_\_ Johnstown \_\_\_\_\_

Related to No.  07-331  Judge  McVerry   
(All criminal prosecutions arising out of the same criminal transaction or series of transactions are deemed related).

CATEGORY: 1. \_\_\_\_\_ Antitrust & Securities Fraud  
2. \_\_\_\_\_ Tax  
3.  X  General Criminal

08-49

Defendant's name:  Michael McFerron Pope

Is Indictment waived: \_\_\_\_\_ yes  X  no

Pretrial Diversion: \_\_\_\_\_ yes  X  no

Juvenile proceeding: \_\_\_\_\_ yes  X  no

Defendant is:  X  Male \_\_\_\_\_ Female

Superseding Indictment or Information: \_\_\_\_\_ yes  X  no

Previous case number: \_\_\_\_\_

If superseding, previous case was/will be:

- \_\_\_\_\_ Dismissed on defendant's motion
- \_\_\_\_\_ Dismissed on government's motion
- \_\_\_\_\_ After appellate action
- \_\_\_\_\_ Other (explain)

County in which first offense cited occurred:  Allegheny County

Previous proceedings before Magistrate Judge: \_\_\_\_\_

Case No.: \_\_\_\_\_

PLEASE INCORPORATE MAGISTRATE CASE WITH CRIMINAL CASE

Date arrested or date continuous U.S. custody began: \_\_\_\_\_

Defendant: \_\_\_\_\_ is in custody  X  is not in custody

Name of Institution: \_\_\_\_\_

Custody is on: \_\_\_\_\_ this charge \_\_\_\_\_ another charge

\_\_\_\_\_ another conviction

\_\_\_\_\_ State \_\_\_\_\_ Federal

Detainer filed:            yes   X   no  
 Date detainer filed: \_\_\_\_\_  
 Total defendants:   1    
 Total counts:   3    
 Data below applies to  
 defendant No.:   1    
 Defendant's name:   Michael McFerron Pope  

SUMMARY OF COUNTS

<u>COUNT NO.</u>	<u>U.S. CODE</u>	<u>OFFENSE</u>	<u>FELONY</u>	<u>MISDEMEANOR</u>
1	18 U.S.C. § 371	Conspiracy	X	
2-3	18 U.S.C. §§ 1956(a)(1)(A)(i) and 2	Money Laundering	X	

I certify that to the best of my knowledge the above entries are true and correct.

DATE:   JAN 30 2008  

\_\_\_\_\_  
 BRENDAN T. CONWAY  
 Assistant U.S. Attorney  
 PA ID No. 78726

IN THE UNITED STATES DISTRICT COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

UNITED STATES OF AMERICA )

v. )

MICHAEL McFERRON POPE )

Criminal No. 08-49

CERTIFICATION AND NOTICE FOR FILING PRETRIAL MOTIONS

I hereby certify that I have been notified by the United States Magistrate Judge that all pretrial motions must be filed within ten (10) days of Arraignment unless the Court extends the time upon written application made within said ten (10) day period.

\_\_\_\_\_  
Date

\_\_\_\_\_  
Attorney for Defendant  
MICHAEL McFERRON POPE

IN THE UNITED STATES DISTRICT COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

UNITED STATES OF AMERICA )

v. )

MICHAEL McFERRON POPE )

Criminal No. 08-49

ARRAIGNMENT PLEA

Defendant MICHAEL McFERRON POPE

being arraigned, pleads \_\_\_\_\_

in open Court this \_\_\_\_\_ day of

\_\_\_\_\_, 20\_\_\_\_.

\_\_\_\_\_  
(Defendant's Signature)

\_\_\_\_\_  
(Attorney for Defendant)

IN THE UNITED STATES DISTRICT COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

UNITED STATES OF AMERICA )

v. )

MICHAEL MCFERRON POPE )

Criminal No. 08-49

CHANGE OF PLEA

AND NOW, the defendant in the above entitled case hereby

withdraws his plea of not guilty

entered February 19, 2008,

And now pleads guilty in open court

To counts One, Two and Three

This 2<sup>nd</sup> day of February 2009.

\_\_\_\_\_  
(Defendant's Signature)

\_\_\_\_\_  
(Attorney for Defendant)

COMMONWEALTH OF PENNSYLVANIA  
DEPARTMENT OF BANKING

FILED

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COMMONWEALTH OF PENNSYLVANIA  
DEPARTMENT OF BANKING, BUREAU OF  
COMPLIANCE, INVESTIGATION AND  
LICENSING

PA DEPT OF BANKING

Docket No.: 100133 (ENF-ORD)

v.

MICHAEL McFERRON POPE, individually

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 and CERTIFIED MAIL

Michael McFerron Pope  
Register # 09778-068  
FCI Edgefield  
Federal Correctional Institution  
P.O. Box 725  
Edgefield, SC 29824

Dated this 2<sup>nd</sup> day of August 2010.

Sarah E. Sedlak, Assistant Counsel  
Commonwealth of Pennsylvania  
Department of Banking  
17 North Second Street, Suite 1300  
Harrisburg, PA 17101  
(718) 787-1471