

WHEREAS, the Indictment alleges that Fields engaged in conspiracy to commit “Wire Fraud” (See Exhibit A, ¶1); and

WHEREAS, it was part of the conspiracy that Fields, working with others known as KF and JD, arranged to submit to lenders mortgage applications on behalf of borrowers that contained material misrepresentations as to the borrowers’ financial conditions (See Exhibit A, ¶2); and

WHEREAS, KF and JD submitted “fraudulent documents” to lenders in connection with mortgage loan applications including, but not limited to, “verifications of employment, verifications of deposit, appraisals, paystubs, and W-2s” (See Exhibit A, ¶3); and

WHEREAS, Fields knew that the transactions were “fraudulent” and assisted KF in processing the “fraudulent loan transactions” (See Exhibit A, ¶4); and

WHEREAS, KF, JD and other members of the conspiracy caused wire transfers from the accounts of the lending institutions, located outside the Commonwealth of Pennsylvania, to the accounts of the closing agents located inside the Commonwealth of Pennsylvania (See Exhibit A, ¶5); and

WHEREAS, Fields “knowingly and willfully did conspire, combine, confederate and agree with other persons . . . to commit an offense against the United States, that is, Wire Fraud, in violation of Title 18, United States Code, Section 1343” (See Exhibit A, ¶1); and

WHEREAS, the “Wire Fraud” conspiracy relates to the mortgage industry; and

WHEREAS, Wire Fraud conspiracy is a felony; and

WHEREAS, on June 12, 2008 Fields pled guilty to the Indictment (See a copy of the Plea attached as Exhibit B); and

WHEREAS, Section 6138(a)(4) of the Mortgage 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 Act, 7 Pa. C.S. § 6138(a)(4) (corresponding to 63 P.S. § 456.310(a) and 7 P.S. § 6616(1)); and

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:

Alice Fields, 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 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: June 30, 2009

Ryan Walsh, Enforcement Administrator
Department of Banking,
Bureau of Compliance, Investigation and Licensing
Market Square Plaza
17 N. 2nd Street, Suite 1300
Harrisburg, PA 17101

1534

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

UNITED STATES OF AMERICA)
)
 v.) Criminal No. 08-34
)
 ALICE FIELDS) (18 U.S.C. § 1349)

INDICTMENT

COUNT ONE

FILED

JAN 29 2008

The Grand Jury charges:

CLERK, U.S. DISTRICT COURT
WEST. DIST. OF PENNSYLVANIA

THE CONSPIRACY AND ITS OBJECTS

1. From in or around February 2007, and continuing thereafter until in or around December 2007, in the Western District of Pennsylvania and elsewhere, the defendant, ALICE FIELDS, knowingly and willfully did conspire, combine, confederate and agree with other persons known to the Grand Jury, to commit an offense against the United States, that is, Wire Fraud, in violation of Title 18, United States Code, Section 1343.

MANNER AND MEANS OF THE CONSPIRACY

2. It was a part of the conspiracy that individuals known to the grand jury as KF and JD arranged for the submission of fraudulent loan applications of borrowers that contained material misrepresentations as to the borrowers' financial condition.

3. It was further a part of the conspiracy that individuals known to the grand jury as KF and JD submitted fraudulent documents in connection with those loan application to lenders, including but not limited to, verifications of employment, verifications of deposit, appraisals, paystubs, and W-2s.

4. It was further a part of the conspiracy that the defendant, ALICE FIELDS, assisted KF in processing the fraudulent loan transactions, including but not limited to fraudulent loan transactions for individuals known to the grand jury as TC, MB, DC, VG and DF, when the defendant, ALICE FIELDS, then well knew that the loan transactions were fraudulent.

5. It was further a part of the conspiracy that KF, JD, and other members of the conspiracy caused wire transfers from the accounts of the lending institutions, located outside the Commonwealth of Pennsylvania, to the accounts of the closing agents located in the Commonwealth of Pennsylvania, in furtherance of the Wire Fraud scheme.

All in violation of Title 18, United States Code, Section 1349.

A True Bill,

FOR ~~PERSON~~ PERSON

MAH. BETH BUCHANAN
United States Attorney
PA ID No. 50254

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

UNITED STATES OF AMERICA,)	
)	
vs.)	Criminal No. 08-34
)	
ALICE FIELDS,)	
)	
Defendant.)	

CHANGE OF PLEA

AND NOW, the defendant in the above-captioned case hereby withdraws her plea of not guilty entered February 19, 2008, and now pleads guilty in open court this 12th day of June 2008.

Defendant

Attorney for Defendant

CERTIFIED FROM THE RECORD

Date FEB - 5 2009
 ROBERT V. BARTHELEME, CLERK
 By _____
 Deputy Clerk

COMMONWEALTH OF PENNSYLVANIA
DEPARTMENT OF BANKING

FILED

2009 JUN 30 PM 2:26

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

PA DEPT OF BANKING

Docket No. 09 0124 (ENF-ORD)

v.

ALICE FIELDS

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:

**VIA CERTIFIED MAIL RETURN RECEIPT REQUESTED
AND FIRST CLASS MAIL**

Alice Fields
3040 Zephyr Avenue
Pittsburgh, PA 15204

Dated this 30th day of June, 2009.

Begene Ann Bahl, Assistant Counsel
Commonwealth of Pennsylvania
Department of Banking
17 North Second Street, Suite 1300
Harrisburg, PA 17101
(717) 787-1471