

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

PA DEPT OF BANKING

Docket No.: 090237 (ENF-ORD)

v.

KEITH A. RICE

PROHIBITION ORDER

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

WHEREAS, the Bureau of Compliance, Investigation and Licensing (“Bureau”) is primarily responsible for administering and enforcing the MLA for the Department; and

BACKGROUND

WHEREAS, on February 12, 2008, the United States Attorneys’ Office, Western District of Pennsylvania, filed an indictment against Keith A. Rice (“Rice”) (See a copy of the Indictment attached as Appendix A (“App. ___”)); and

WHEREAS, the Indictment alleges that Rice was employed by Regal Financial Services, also known as Easy Mortgage (See App. A, ¶3); and

WHEREAS, Regal Financial Services was a mortgage broker with branch offices located in Pittsburgh and Erie, Pennsylvania (See App. A, ¶7); and

WHEREAS, Rice was employed at the Erie branch office of Regal Financial Services (See App. A, ¶3); and

WHEREAS, A&M Homes, Inc. (“A&M Homes”) was created to buy and sell real estate (See App. A, ¶4); and

WHEREAS, RLD Enterprises of Erie, Inc. (“RLD Enterprises”) was created to invest in real estate (See App. A, ¶5); and

WHEREAS, K&D Enterprises of Erie, Inc. (“K&D Enterprises”) was created for “Broad” purposes (See App. A, ¶6); and

FELONIES

WHEREAS, from January 2003 through March 2006 Rice engaged in conspiracy, with others, to commit “mail fraud,” “wire fraud,” and “bank fraud” in violation of federal law (See App. A, ¶8); and

WHEREAS, as part of the conspiracy, individuals sought and obtained investors in A&M Homes, RLD Enterprises, and K&D Enterprises (collectively “the Companies”) to procure funds to purchase distressed low cost properties in Erie Pennsylvania (See App. A, ¶9); and

WHEREAS, the Companies, and individuals acting through the Companies and on their own behalf, then purchased the distressed homes so they could sell them at drastically artificially inflated prices (See App. A, ¶10); and

WHEREAS, the properties’ sale prices were inflated by claiming improvements on the properties that were not made or had been made in an incomplete or inferior manner (See App. A, ¶12); and

WHEREAS, Rice and other members of the conspiracy “targeted and actively sought individuals with limited sophistication and economic resources as buyers for the properties” (See App. A, ¶11); and

WHEREAS, prospective home buyers were directed to use Regal Financial Services to prepare and submit their mortgage loan applications and other necessary loan documents (See App. A, ¶13); and

WHEREAS, Rice, and other individuals, placed money into the bank accounts of the prospective buyers to artificially inflate their account balances (See App. A, ¶14); and

WHEREAS, Rice prepared mortgage loan applications for the buyers and the applications were submitted to the lenders (See App. A, ¶¶13, 27-28, 30-31); and

WHEREAS, Rice caused “fraudulent information” to be entered into the buyers’ loan documents and HUD-1 statements submitted to lenders in connection with mortgage loan applications (See App. A, ¶16); and

WHEREAS, the fraudulent information placed into the buyers’ loan documents and HUD-1 statements included income, assets, down payment amounts and contract sales prices for the properties to be purchased (See App. A, ¶16); and

WHEREAS, in the applications, Rice also indicated inflated checking account balances for the buyers (See App. A, ¶¶ 27-28, 30-31); and

WHEREAS, Rice submitted the fraudulent mortgage loan applications, via several methods including mail, interstate wire transmission and carrier, to various lenders for approval and funding of the residential mortgages (See App. A, ¶17); and

WHEREAS, as a result of his conduct, Rice, working with others, defrauded numerous consumers who suffered an aggregate loss of more than \$1,000,000 (See App. A, ¶18); and

WHEREAS, Rice, working with others, “devised and intended to devise a scheme and artifice to defraud and for obtaining money by means of false and fraudulent pretenses, representations and promises, well knowing at the time that the pretenses, representations and promises were false and fraudulent when made” (See App. A, ¶32); and

WHEREAS, the mail fraud, wire fraud, and bank fraud conspiracies relate to the mortgage industry; and

WHEREAS, mail fraud, wire fraud, and bank fraud conspiracy are felonies; and

WHEREAS, on March 9, 2009 Rice pled guilty to the allegations set forth in the Indictment (See a copy of the Plea attached as App. B); and

AUTHORITY

WHEREAS, the MLA applies, in relevant part, to “[a]ny person who engages in the mortgage loan business in this Commonwealth” (See 7 Pa. C.S. § 6151(2)); and

WHEREAS, the Department has broad authority to issue orders as may be necessary for the enforcement of the MLA (See 7 Pa. C.S. § 6138(a)(4)); and

WHEREAS, the Department has the authority to prohibit or permanently remove a person responsible for violating the MLA from “working in the present capacity or in any other capacity of the person . . . related to activities regulated by the department” (See 7 Pa. C.S. § 6138(a)(5)); and

WHEREAS, Section 6140 of the MLA provides that a person not licensed by the department that commits any violation of the MLA or commits any action that would subject a license to suspension, revocation or nonrenewal under Section 6139 may be fined (See 7 Pa. C.S. § 6140); and

WHEREAS, Section 6139(a)(3) prohibits a person from engaging in “dishonest, fraudulent or illegal practices or conduct in a business or unfair or unethical practices or conduct in connection with the mortgage loan business” (See 7 Pa. C.S. § 6139(a)(3)); and

WHEREAS, Section 6139(a)(4) of the MLA prohibits a person who has pled guilty to a felony from engaging in the mortgage loan business (See 7 Pa. C.S. § 6139(a)(4)); 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:

Keith A. Rice, 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: 12/22/09

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

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

UNITED STATES OF AMERICA

v.

GREGORY M. FINNEY
FRANCIS R. CONTI
KEITH A. RICE

)
)
) Criminal No. 08-5 Erie
)
) (18 U.S.C. §§371, 1341 and
) 1956(a)(1)(A)(i))
)

FILED

FEB 12 2008

CLERK OF DISTRICT COURT
WESTERN DISTRICT OF PENNSYLVANIA

The grand jury charges:

I. Persons and Entities

At all times material to this Indictment:

1. The defendant, GREGORY M. FINNEY, a resident of Erie County, Pennsylvania, was the president of A&M Homes, Inc.
2. The defendant, FRANCIS R. CONTI, a resident of Erie County, Pennsylvania, was the manager of the Erie, Pennsylvania branch office of Regal Financial Services, also known as Easy Mortgage.
3. The defendant, KEITH A. RICE, a resident of Erie County, Pennsylvania, was an employee at the Erie, Pennsylvania branch office of Regal Financial Services, also known as Easy Mortgage.
4. A&M Homes, Inc. was a Pennsylvania corporation, incorporated on May 6, 2003, for the purpose of "Buying and Selling Real Estate".

5. RLD Enterprises of Erie, Inc. was a Pennsylvania corporation, incorporated on April 7, 2003, for "Investment in Real Estate."

6. K&D Enterprises of Erie, Inc. was a Pennsylvania corporation, incorporated on September 18, 2001, for "Broad" purposes.

7. Regal Financial Services, formerly known as Easy Mortgage, was a mortgage brokerage with both a Pittsburgh, Pennsylvania branch office and an Erie, Pennsylvania branch office.

II. The Conspiracy and Its Objects

8. From in or around January 2003, and continuing thereafter until in or around March 2006, in the Western District of Pennsylvania and elsewhere, the defendants, GREGORY M. FINNEY, FRANCIS R. CONTI, and KEITH A. RICE, and others both known and unknown to the grand jury, knowingly, willfully and unlawfully conspired and agreed together to commit the crimes of mail fraud, in violation of Title 18, United States Code, Section 1341, wire fraud, in violation of Title 18, United States Code, Section 1343, and bank fraud, in violation of Title 18, United States Code, Section 1344.

III. Manner and Means by Which the Conspiracy was Carried Out

9. It was a part of the conspiracy that individuals both known and unknown to the grand jury, sought and obtained investors in A&M Homes, RLD Enterprises, and K&D Enterprises for

the purpose of procuring funds for the purchase of distressed, low cost properties in Erie, Pennsylvania.

10. It was further a part of the conspiracy that the defendant, GREGORY M. FINNEY, and others both known and unknown to the grand jury, acting both personally and through A&M Homes, RLD Enterprises, and K&D Enterprises, purchased numerous distressed, low cost properties in Erie, Pennsylvania with the intent of selling these properties at drastically and artificially inflated prices.

11. It was further a part of the conspiracy that the defendants, GREGORY M. FINNEY, FRANCIS R. CONTI, and KEITH A. RICE, and others both known and unknown to the grand jury, targeted and actively sought individuals with limited sophistication and economic resources as buyers for the properties offered for sale by the defendant, GREGORY M. FINNEY, and others both known and unknown to the grand jury, through A&M Homes, RLD Enterprises, and K&D Enterprises.

12. It was further a part of the conspiracy that the defendant, GREGORY M. FINNEY, and others both known and unknown to the grand jury, falsely inflated the sale prices of the properties by claiming that improvements had been made on the properties which were not, in fact, actually made or which had been performed in an incomplete and/or inferior manner.

13. It was further a part of the conspiracy that the defendant, GREGORY M. FINNEY, and others both known and unknown to

the grand jury, directed prospective home buyers to Regal Financial Services for the preparation and submission of mortgage loan applications and other necessary loan documentation.

14. It was further a part of the conspiracy that the defendants, GREGORY M. FINNEY and KEITH A. RICE, and others both known and unknown to the grand jury, placed, and caused to be placed, money into the bank accounts of prospective home buyers in order to artificially and fraudulently inflate the prospective home buyers' bank account balances.

15. It was further a part of the conspiracy that the defendant, GREGORY M. FINNEY, and others both known and unknown to the grand jury, provided private second and/or third mortgages to home buyers, which were not disclosed to the lending institutions providing the primary mortgages for the purchases of the properties.

16. It was further a part of the conspiracy that the defendants, GREGORY M. FINNEY, FRANCIS R. CONTI, and KEITH A. RICE, and others both known and unknown to the grand jury, caused false and fraudulent information regarding the borrowers' income, assets, and down payments, as well as false and fraudulent contract sales prices for the properties to be purchased to be entered in borrowers' loan documents, including loan applications and HUD-1 settlement statements.

17. It was further a part of the conspiracy that the defendants, GREGORY M. FINNEY, FRANCIS R. CONTI, and KEITH A.

RICE, and others both known and unknown to the grand jury, caused the false and fraudulent documents to be submitted, via the United States mail, and/or delivery by private or commercial interstate carrier, and/or interstate wire transmissions, to various commercial lenders for approval and funding of residential mortgage loans.

18. As a result of the conspiracy to commit mail fraud, wire fraud, and bank fraud, the defendants, GREGORY M. FINNEY, FRANCIS R. CONTI, and KEITH A. RICE, and others both known and unknown to the grand jury, defrauded numerous victims who suffered an aggregate loss of more than \$1,000,000.

IV. Overt Acts

19. On or about October 30, 2003, the defendant, GREGORY M. FINNEY, met A.T. at American Sterilizer Federal Credit Union, a.k.a. Americo Federal Credit Union, 2545 West 23rd Street, Erie, Pennsylvania, and provided him/her approximately \$8,667.91 in cash to purchase a cashier's check so that A.T. would appear to have the funds needed to purchase and finalize the closing for the property at 844 East 21st Street, Erie, Pennsylvania, which A.T. purchased on or about October 30, 2003.

20. In and around November 2003, the defendant, FRANCIS R. CONTI, completed a mortgage loan application for T.Z. who was purchasing the property at 343 East 33rd Street, Erie, Pennsylvania. The defendant, FRANCIS R. CONTI, then submitted the loan application to Meritage Mortgage, in Lake Oswego, Oregon.

The defendant, FRANCIS R. CONTI, indicated within T.Z.'s loan application that T.Z. maintained a checking account balance of \$8,700, when the actual balance when the application was submitted was approximately \$120.66.

21. On or about November 18, 2003, the defendant, GREGORY M. FINNEY, met T.C. and L.C. at American Sterilizer Federal Credit Union, a.k.a. Americo Federal Credit Union, 2545 West 23rd Street, Erie, Pennsylvania, and provided them approximately \$8,300.59 in cash to purchase a cashier's check so that T.C. and L.C. would appear to have the funds needed to purchase and finalize the closing for the property at 623 West 21st Street, Erie, Pennsylvania, which T.C. and L.C. purchased on or about November 18, 2003.

22. On or about January 30, 2004, the defendant, GREGORY M. FINNEY, met C.A. at First National Bank of Pennsylvania, then located at the West Erie Plaza, 822 Plaza Boulevard, Erie, Pennsylvania, and provided him/her approximately \$6,800 in cash to purchase a cashier's check so that C.A. would appear to have the funds needed to purchase and finalize the closing for the property at 1550 West 25th Street, Erie, Pennsylvania, which C.A. purchased on or about January 30, 2004.

23. On or about January 30, 2004, the defendant, FRANCIS R. CONTI, completed a mortgage loan application for C.A. who was purchasing the property at 1550 West 25th Street, Erie, Pennsylvania. The defendant, FRANCIS R. CONTI, then submitted the

loan application to Principal Residential Mortgage, Inc. in Cincinnati, Ohio. Within the loan application, the defendant, FRANCIS R. CONTI, indicated that the down payment C.A. was providing was not borrowed when, in fact, the defendant, FRANCIS R. CONTI, knew that C.A. had borrowed the money for the down payment from the defendant, GREGORY M. FINNEY.

24. On or about February 10, 2004, the defendant, GREGORY M. FINNEY, met E.W. at PNC Bank, 901 State Street, Erie, Pennsylvania, and provided him/her approximately \$4,149.05 in cash to purchase a cashier's check so that E.W. would appear to have the funds needed to purchase and finalize the closing for the property at 618 East 9th Street, Erie, Pennsylvania, which E.W. purchased on or about February 10, 2004.

25. On or about February 27, 2004, the defendant, GREGORY M. FINNEY, met R.K. at Northwest Savings Bank, 121 West 26th Street, Erie, Pennsylvania, and provided him/her approximately \$6,970.60 in cash to purchase a cashier's check so that R.K. would appear to have the funds needed to purchase and finalize the closing for the property at 1350 West 11th Street, Erie, Pennsylvania, which R.K. purchased on or about February 27, 2004.

26. On or about April 30, 2004, the defendant, GREGORY M. FINNEY, met I.R. at First National Bank of Pennsylvania, 711 State Street, Erie, Pennsylvania, and provided him/her approximately \$4,255.57 in cash to purchase a cashier's check so that I.R. would appear to have the funds needed to purchase and

finalize the closing for the property at 934 West 11th Street, Erie, Pennsylvania, which I.R. purchased on or about April 30, 2004.

27. On or about April 30, 2004, the defendant, KEITH A. RICE, completed a mortgage loan application for I.R., who was purchasing the property at 934 West 11th Street, Erie, Pennsylvania. The application was then submitted to Wells Fargo Home Mortgage located in Minneapolis, Minnesota. The defendant KEITH A. RICE, indicated within I.R.'s loan application that I.R. maintained a checking account balance of \$9,200, when the actual balance when the application was submitted was approximately \$578.88.

28. In and around August 2004, the defendant, KEITH A. RICE, completed a mortgage loan application for R.B. and N.B., who were purchasing the property at 556 East 6th Street, Erie, Pennsylvania. The application was then submitted to First Horizon Home Loan Corporation located in Overland Park, Kansas. The defendant, KEITH A. RICE, indicated within R.B. and N.B.'s loan application that R.B. and N.B. maintained a checking account balance at the "Bank of Erie PA" (a financial institution which does not exist) of \$12,500, when the actual balance, at their actual financial institution, when the application was submitted was approximately \$18.17.

29. On or about September 27, 2004, the defendant, FRANCIS R. CONTI, accompanied by another unnamed co-conspirator,

visited the St. Martin Center, 1701 Parade Street, Erie, Pennsylvania, an organization dedicated to assisting low income individuals, in furtherance of the defendant, FRANCIS R. CONTI's, effort to find and recruit potential home buyers.

✓ 30. In and around October 2004, the defendant, KEITH A. RICE, completed a mortgage loan application for J.L., who was purchasing the property at 515 East 13th Street, Erie, Pennsylvania. The application was then submitted to Finance America, LLC, located in Irvine, California. The defendant, KEITH A. RICE, indicated within J.L.'s loan application that J.L. maintained a checking account balance of \$12,500, when the actual balance when the application was submitted was approximately \$15.74.

✓ 31. In and around November 2004, the defendant, KEITH A. RICE, completed a mortgage loan application for C.G., who was purchasing the property at 727 East 24th Street, Erie, Pennsylvania. On or about December 9, 2004, the application was submitted by the defendant, KEITH A. RICE, to Finance America, LLC located in Irvine, California. The defendant, KEITH A. RICE, indicated within C.G.'s loan application that C.G. maintained a checking account balance of \$6,200, when the actual balance when the application was submitted was approximately \$2.38.

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

COUNTS TWO THROUGH SIXTEEN

The grand jury further charges:

32. From in and around January 2003, and continuing thereafter to in and around March 2006, in the Western District of Pennsylvania and elsewhere, the defendants, GREGORY M. FINNEY, FRANCIS R. CONTI, and KEITH A. RICE, devised and intended to devise a scheme and artifice to defraud and for obtaining money by means of false and fraudulent pretenses, representations and promises, well knowing at the time that the pretenses, representations and promises were false and fraudulent when made.

33. It was a part of the scheme and artifice that the defendants, GREGORY M. FINNEY, FRANCIS R. CONTI, and KEITH A. RICE, engaged, in whole or in part, in the actions set forth in paragraphs one through thirty-one of this Indictment, which are realleged and incorporated herein as if fully set forth.

34. On or about the dates specified below, in the Western District of Pennsylvania and elsewhere, for the purpose of executing the aforesaid scheme and artifice to defraud described in paragraphs one through thirty-one of Count One of this Indictment, and for obtaining money and property by means of false and fraudulent pretenses, representations and promises and attempting to do so, the defendants, GREGORY M. FINNEY, FRANCIS R. CONTI, and KEITH A. RICE, caused to be deposited any matter and thing whatever, which are more particularly set forth below, to be sent and delivered by any private and commercial interstate

carrier, each such matter and thing being a separate count of this Indictment:

Count	Defendant(s)	Date (on or about)	Sender	Addressee	Mail matter
2	Finney	10/31/03	Resource Settlement Inc. 732 French Street Erie, PA 16501	Meritage Mortgage Corp. 6000 SW Meadows Road Suite 500 Lake Oswego, OR 97035	mortgage loan documents for 844 East 21 st Street, Erie, PA
3	Finney Conti Rice	11/12/03	Resource Settlement Inc. 732 French Street Erie, PA 16501	Meritage Mortgage Corp. 6000 SW Meadows Road Suite 500 Lake Oswego, OR 97035	mortgage loan documents for 343 East 33 rd Street, Erie, PA
4	Finney Conti	2/2/04	Resource Settlement Inc. 732 French Street Erie, PA 16501	Affiliated Computer Services Principal Residential Mortgage, Inc. 4153 120 Street Urbandale, IA 50323	mortgage loan documents for 1550 West 25 th Street, Erie, PA
5	Finney Conti Rice	2/11/04	Resource Settlement Inc. 732 French Street Erie, PA 16501	Meritage Mortgage Corp. 6000 SW Meadows Road Suite 500 Lake Oswego, OR 97035	mortgage loan documents for 618 East 9 th Street, Erie, PA
6	Finney	3/1/04	Resource Settlement Inc. 732 French Street Erie, PA 16501	Meritage Mortgage Corp. 6000 SW Meadows Road Suite 500 Lake Oswego, OR 97035	mortgage loan documents for 1350 West 11 th Street, Erie, PA
7	Finney Conti	4/6/04	Resource Settlement Inc. 732 French Street Erie, PA 16501	Meritage Mortgage Corp. 6000 SW Meadows Road Suite 500 Lake Oswego, OR 97035	mortgage loan documents for 740 East 24 th Street, Erie, PA
8	Conti	4/6/04	Resource Settlement Inc. 732 French Street Erie, PA 16501	Meritage Mortgage Corp. 6000 SW Meadows Road Suite 500 Lake Oswego, OR 97035	mortgage loan documents for 526 East 28 th Street, Erie, PA
9	Finney Conti Rice	5/3/04	Resource Settlement Inc. 732 French Street Erie, PA 16501	Wells Fargo Home Mortgage 2703 Wells Fargo Way Minneapolis, MN 55408	mortgage loan documents for 934 West 11 th Street, Erie, PA

Count	Defendant(s)	Date (on or about)	Sender	Addressee	Mail matter
10	Conti Rice	5/19/04	Resource Settlement Inc. 732 French Street Erie, PA 16501	Flagstar Bank, FSB 5151 Corporate Drive Troy, MI 48098	mortgage loan documents for 1140-42 West 11 th Street, Erie, PA
11	Conti	7/2/04	Resource Settlement Inc. 732 French Street Erie, PA 16501	First Horizon Home Loan Corp. 3 rd Floor 5901 College Boulevard Overland Park, KS 66211	mortgage loan documents for 755 East 7 th Street, Erie, PA
12	Conti	7/28/04	Resource Settlement Inc. 732 French Street Erie, PA 16501	Meritage Mortgage Corp. 6000 SW Meadows Road Suite 500 Lake Oswego, OR 97035	mortgage loan documents for 1814 Chestnut Street, Erie, PA
13	Rice	9/24/04	Resource Settlement Inc. 732 French Street Erie, PA 16501	First Horizon Home Loan Corp. 3 rd Floor 5901 College Boulevard Overland Park, KS 66211	mortgage loan documents for 556 East 6 th Street, Erie, PA
14	Rice	10/7/04	Resource Settlement Inc. 732 French Street Erie, PA 16501	Wells Fargo Home Mortgage 2703 Wells Fargo Way Minneapolis, MN 55408	mortgage loan documents for 1256 West 20 th Street, Erie, PA
15	Rice	10/13/04	Resource Settlement Inc. 732 French Street Erie, PA 16501	Finance America, LLC 16802 Ashton Street Irvine, CA 92606	mortgage loan documents for 515 East 13 th Street, Erie, PA
16	Rice	12/13/04	Resource Settlement Inc. 732 French Street Erie, PA 16501	Finance America, LLC Suite 400 1551 Sawgrass Corporate Parkway Sunrise, FL 33323	mortgage loan documents for 727 East 24 th Street, Erie, PA

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

1341.

COUNT SEVENTEEN

The grand jury further charges:

On or about March 8, 2004, in the Western District of Pennsylvania, the defendant, GREGORY M. FINNEY, did knowingly conduct and attempt to conduct a financial transaction affecting interstate commerce, to wit, he negotiated A&M Homes, Inc. check number 2927, for \$18,769.71, drawn on A&M Homes Inc.'s Northwest Savings Bank account, payable to Greg Finney, which involved the proceeds of a specified unlawful activity, that is mail fraud, wire fraud and bank fraud, with the intent to promote the carrying on of specified unlawful activity, to wit, to purchase a cashier's check for \$18,764.71 toward the subsequent purchase of property at 2631 Cochran Street, Erie, Pennsylvania in furtherance of the mail fraud, wire fraud, and bank fraud, and that while conducting and attempting to conduct such financial transaction, the defendant, GREGORY M. FINNEY, knew that the property involved in the financial transaction, that is funds, represented the proceeds of some form of unlawful activity.

In violation of Title 18, United States Code, Section 1956(a)(1)(A)(i).

A True Bill,

FOREPERSON

MARY 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. 08-5 ERIE
)
KEITH A. RICE,)
 Defendant)

CHANGE OF PLEA

AND NOW, the defendant,
KEITH A. RICE, in the above
entitled case hereby, withdraws the
plea of NOT GUILTY, entered
February 22, 2008, and now pleads
GUILTY to Count(s) One (1) in open
Court this 9th day of March, 2009

KEITH A RICE, Defendant

Thomas W. Patton, Attorney for Defendant

COMMONWEALTH OF PENNSYLVANIA **FILED**
DEPARTMENT OF BANKING

2009 DEC 22 PM 2:56

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

PA DEPT OF BANKING

Docket No.: 090237 (ENF-ORD)

v.

KEITH A. RICE

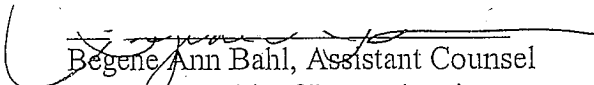
CERTIFICATE OF SERVICE

I hereby certify that I have this day served a copy of the foregoing **Prohibition Order** 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, 33.35 & 33.36:

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

Keith A Rice
1425 Davison Rd.
Harborcreek, PA 16421

Dated: December 22, 2009


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