

COMMONWEALTH OF PENNSYLVANIA
DEPARTMENT OF BANKING

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

PA DEPT OF BANKING

Docket No.: 10 0116 (ENF-ORD)

v.

TIFFANY LYNN SPROUTS, individually

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 were repealed by operation of law on November 5, 2008; and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 September 21, 2007, the United States Attorneys' Office, Western District of Pennsylvania, filed an indictment against Tiffany Lynn Sprouts ("Sprouts") (See Indictment attached as Exhibit A); and

WHEREAS, the Indictment alleged in its first count ("Count One") that "from in or around July 2002, and continuing thereafter until in or around October 2006, in the Western District of Pennsylvania and elsewhere," Sprouts, "knowingly and willfully did conspire, combine, confederate and agree with persons known and unknown to the United States Attorney, 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," Sprouts, "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 Sprouts and an individual, identified in the Indictment as MMP ("Another Individual"), operated the business Sprouts Mortgage, LLC, in Pittsburgh, Pennsylvania ("Sprouts Mortgage") (See Exhibit A ¶1); and

WHEREAS, the Indictment alleged Sprouts purported to be a mortgage loan broker (See Exhibit A ¶1); and

WHEREAS, the Indictment alleged Sprouts and Another Individual:

(a) conspired, through Sprouts Mortgage, 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, Another Individual and others (See Exhibit A ¶3); and

(b) conspired, through Sprouts Mortgage and another business, Pope Financial Services, Incorporated, 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 ¶4); and

(c) directed 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 ¶4); and

(e) created false documents in connection with the mortgage loans to be secured by the Selected Properties including: applications; individual income tax returns; financial statements; deposit verifications; rent or mortgage verifications; employment verifications; telephone verifications; property leases and appraisals (See Exhibit A ¶5); and

(d) created the documents to falsely inflate the Straw Buyers’ employment and financial condition, to overstate their income and assets and understate their liabilities, and to increase the dollar amount that could be borrowed against the Selected Properties (See Exhibit A ¶6); and

(e) deposited funds temporarily into bank accounts to make it falsely 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 ¶8); and

(f) directed appraisers to falsify appraisals to inflate the opinion of value of the Selected Properties to in turn increase the dollar amount that could be borrowed against the Selected Properties (See Exhibit A ¶7); and

(g) directed the Straw Buyers to falsely represent that the Selected Properties were to be the primary residence of the Straw Buyers (See Exhibit A ¶10); and

(h) 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 ¶12); and

(i) 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 and about other transactions (See Exhibit A ¶14); and

(j) used some of the loan proceeds to further the scheme and for their own use and benefit, including the purchase of additional properties (See Exhibit A ¶13 and ¶14); and

WHEREAS, the Indictment alleged Sprouts caused the withdrawal of \$171,995 from her bank account through the purchase of a cashier's check in that same amount, resulting in a loss to the detriment of the mortgage lenders (See Exhibit A ¶14 and ¶17); and

WHEREAS, Sprouts pled guilty on September 20, 2007 to Count One and Count Two of the Indictment, as stated in the letter of agreement (See attached as Exhibit B); and

WHEREAS, Count One and Count Two of the Indictment contain felony offenses (See Exhibit A ¶14); and

WHEREAS, Sprouts pled guilty to engaging in conduct relating to the mortgage industry (See Exhibit A ¶14); 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:

Tiffany Lynn Sprouts, 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: 4/20/10

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)	
)	Criminal No.
v.)	
)	(18 U.S.C. §§ 371, and
TIFFANY LYNN SPROUTS)	1956(a)(1)(A)(i))

THE INFORMATION

The United States Attorney charges:

At all times material to this Information:

INTRODUCTION

1. Defendant TIFFANY LYNN SPROUTS operated with an another individual, identified as MMP, a business named Sprouts Mortgage, LLC, which was located in Pittsburgh, Pennsylvania. Another business named Pope Financial Services, Inc. was located in the same office. The defendant purported to be a mortgage loan broker.

COUNT ONE

THE CONSPIRACY AND ITS OBJECTS

2. From in or around July 2002, and continuing thereafter until in or around October 2006, in the Western District of Pennsylvania and elsewhere, the defendant, TIFFANY LYNN SPROUTS, knowingly and willfully did conspire, combine, confederate and agree with persons known and unknown to the United States Attorney, to commit offenses against the United States, that is:

- (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 TIFFANY LYNN SPROUTS and MMP recruited at least six different straw buyers to separately purchase selected unimproved and residential real estate properties located in southwestern Pennsylvania on behalf of the defendant, MMP and others.

4. It was further a part of the conspiracy that defendant TIFFANY LYNN SPROUTS and MMP, through Sprouts Mortgage and Pope Financial Services, directed the straw buyers to apply separately to various financial institutions and other mortgage lenders for mortgage loans to be secured by the properties selected by the defendant and MMP in exchange for a portion of the loan proceeds.

5. It was further a part of the conspiracy that defendant TIFFANY LYNN SPROUTS and MMP created false documents in connection with the mortgage loans, including the following:

(a) applications;

- (b) individual income tax returns;
- (c) financial statements;
- (d) verifications of deposit;
- (e) verifications of rent or mortgage;
- (f) verifications of employment;
- (g) telephone verifications;
- (h) property leases; and
- (i) appraisals.

6. It was further a part of the conspiracy that defendant TIFFANY LYNN SPROUTS and MMP created the documents to falsely inflate the straw buyers' employment and financial condition, to overstate income and assets and understate liabilities, and to increase the dollar amount that could be borrowed against the properties.

7. It was further part of the conspiracy that defendant TIFFANY LYNN SPROUTS and MMP directed appraisers to falsify appraisals to inflate the opinion of value of the properties, in order to increase the dollar amount that could be borrowed against the properties.

8. It was further part of the conspiracy that defendant TIFFANY LYNN SPROUTS and MMP temporarily deposited funds into bank accounts to make it falsely appear that the straw buyers had sufficient assets to qualify for the loans and to make the down payments.

9. It was further part of the conspiracy that defendant TIFFANY LYNN SPROUTS and MMP directed the straw buyers to sign and submit the false documents by United States mail, by interstate wire transmissions, and in person to the financial institutions.

10. It was further part of the conspiracy that defendant TIFFANY LYNN SPROUTS and MMP directed the straw buyers to falsely represent that the properties were to be the primary residences of the straw buyers.

11. It was further part of the conspiracy that defendant TIFFANY LYNN SPROUTS and MMP transferred funds between accounts and used currency to conceal the source of downpayments and the use of loan proceeds from the financial institutions.

12. It was further part of the conspiracy that defendant TIFFANY LYNN SPROUTS and MMP made some loan repayments to lull the financial institutions into believing that the loans would be repaid and to deter further examination and foreclosure of the loans.

13. It was further part of the conspiracy that defendant TIFFANY LYNN SPROUTS and MMP took some of the loan proceeds for their own use and benefit, including the purchase of additional properties and to further the scheme, and to the loss and detriment of the financial institutions.

14. It was further part of the conspiracy that the defendant TIFFANY LYNN SPROUTS, and MMP directed a straw buyer to testify

falsely about the selected properties and related loans and other transactions before a grand jury sitting in the Western District of Pennsylvania.

OVERT ACTS

15. In furtherance of the conspiracy, and to effect the objects of the conspiracy, the defendant, TIFFANY LYNN SPROUTS, and MMP, and others known and unknown, did commit and cause to be committed, the following overt acts, among others, in the Western District of Pennsylvania:

(a) In or around March 2005, the defendant directed a straw buyer to purchase a portion of the property located at 320 Sugar Camp Road, in Venetia, Pennsylvania, with a \$922,500 mortgage loan from Bank of America;

(b) In or around March 2005, the defendant purchased a portion of the property located at 320 Sugar Camp Road, in Venetia, Pennsylvania;

(c) In or around March 2005, the defendant purchased property located at 1505 Scenery Ridge, Pittsburgh, Pennsylvania, with a \$50,000 mortgage loan from World Savings Bank;

(d) In or around April 2005, the defendant directed a straw buyer to obtain a \$190,800 mortgage loan from JP Morgan Chase Bank secured by a portion of the property located at 320 Sugar Camp Road, in Venetia, Pennsylvania;

(e) In or around May 2005, the defendant purchased property located at 514 Griffin Street, Pittsburgh, Pennsylvania;

(f) In or around October 2005, the defendant directed a straw buyer to purchase property located at 1505 Scenery Ridge, Pittsburgh, Pennsylvania; with a \$521,500 mortgage loan from Encore Credit Corporation;

(g) In or around October 2005, the defendant purchased property located at 2338 Aetna Drive, Pittsburgh, Pennsylvania;

(h) In or around December 2005, the defendant directed a straw buyer to purchase property located at 2614 Cedarvue Drive, in Pittsburgh, Pennsylvania with a \$168,750 mortgage loan from First Magnus Financial Corporation and a \$56,250 mortgage loan from JP Morgan Chase Bank;

(i) In or around January 2006, the defendant obtained a \$168,800 mortgage loan and a \$21,100 mortgage loan from GreenPoint Mortgage Funding secured by property located at 2338 Aetna Drive, Pittsburgh, Pennsylvania;

(j) In or around June 2006, the defendant purchased property located at 542 Basset Drive, in Pittsburgh, Pennsylvania, with a \$164,500 mortgage loan from Washington Mutual Bank; and

(k) In or around December 2006, the defendant purchased property located at 924 East McMurray, in Pittsburgh, Pennsylvania with a \$154,850 mortgage loan from Wells Fargo Bank.

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

COUNT TWO

The United States Attorney further charges:

16. The United States Attorney realleges and incorporates by reference the allegations contained in paragraphs 1 through 15 of this Information.

17. In or around March 2005, in the Western District of Pennsylvania, the defendant, TIFFANY LYNN SPROUTS, 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 the defendant, TIFFANY LYNN SPROUTS, caused the withdrawal of \$171,995 from her account at National City Bank through the purchase of a cashier's check in that same amount, said funds being the proceeds of Bank Fraud.

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

FORFEITURE ALLEGATIONS

18. The United States Attorney realleges and incorporates by reference the allegations contained in Counts One and Two of this Information for the purpose of alleging criminal forfeitures pursuant to Title 18, United States Code, Sections 982(a)(1) and 982(b)(1), and 28 United States Code, Section 2461(c), which incorporates Title 18, United States Code, Section 981(a)(1)(C) and Title 21, United States Code, Section 853(p).

19. As a result of the commission of the violation charged in Count One of this Information, the defendant, TIFFANY LYNN SPROUTS, did acquire the following property that constitutes, and is derived from, the proceeds obtained, directly and indirectly, from such violations, thereby subjecting said property to forfeiture to the United States of America pursuant to 28 United States Code, Section 2461(c), which incorporates Title 18, United States Code, Section 981(a)(1)(C):

(a) United States currency, cash equivalents, and bank account balances, constituting the gross proceeds of such violations.

20. As a result of the commission of the violations charged in Count Two of this Information, the defendant, TIFFANY LYNN SPROUTS, acquired the following property that was involved in such violations, or is traceable to property involved in such violations, thereby subjecting said property to forfeiture to the

United States of America pursuant to Title 18, United States Code, Section 982(a)(1):

(a) a cashier's check in the amount of \$171,995.

21. If through any act or omission by the defendant, TIFFANY LYNN SPROUTS, any or all of the property described in paragraphs 19 and 20 of this Information (hereinafter the "Subject Properties"):

(a) Cannot be located upon the exercise of due diligence;

(b) Has been transferred, sold to, or deposited with a third person;

(c) Has been placed beyond the jurisdiction of the Court;

(d) Has been substantially diminished in value; or

(e) Has been commingled with other property which cannot be subdivided without difficulty,

the United States intends to seek forfeiture of any other property of the defendant up to the value of the Subject Properties forfeitable above pursuant to Title 18, United States Code, Section 982(b)(1) and Title 28, United States Code, Section 2461(c), which incorporates Title 21, United States Code, Section 853(p).

MARY BETH BUCHANAN
United States Attorney
PA ID No. 50254

U.S. v. Tiffany Sprouts
Exhibit B to Plea Letter - Calculation of Offense Level

Base Offense Level - § 2B1.1(a)(2)	6
Loss Amount (\$1,000,000 > \$2,500,000) - § 2B1.1(b)(1)(H)	16
Money Laundering - § 2S1.1(b)(2)(B)	2
Obstruction - § 3C1.1	2
Acceptance - § 3E1.1(b)	(3)
 Total Offense Level	 23

CLOSED

U.S. District Court
Western District of Pennsylvania (Pittsburgh)
CRIMINAL DOCKET FOR CASE #: 2:07-cr-00331-TFM-1

Case title: USA v. SPROUTS

Date Filed: 09/07/2007

Date Terminated: 07/24/2009

Assigned to: Terrence F. McVerry

Defendant (1)

TIFFANY LYNN SPROUTS
TERMINATED: 07/24/2009

represented by Robert E. Stewart
428 Forbes Avenue
1710 Lawyers Building
Pittsburgh, PA 15219
(412) 471-1957
Email: restjs@msn.com
LEAD ATTORNEY
ATTORNEY TO BE NOTICED
Designation: Retained

Pending Counts

18 U.S.C. SECTION 371:
CONSPIRACY.
(1)

18 U.S.C. SECTION 1956(a)(1)(A)(i):
MONEY LAUNDERING.
(2)

Disposition

27 months imprisonment. 3 years supervised release. \$1,311,851.00 restitution. \$200 special assessment. Fine waived.

27 months imprisonment. 3 years supervised release. \$1,311,851.00 restitution. \$200 special assessment. Fine waived.

Highest Offense Level (Opening)

Felony

Terminated Counts

None

Disposition

Highest Offense Level (Terminated)

None

Complaints

None

Disposition

Plaintiff

USA

represented by Brendan T. Conway
 United States Attorney's Office
 700 Grant Street
 Suite 4000
 Pittsburgh, PA 15219
 (412) 644-3500
 Email: brendan.conway@usdoj.gov
 LEAD ATTORNEY
 ATTORNEY TO BE NOTICED

Date Filed	#	Docket Text
09/07/2007	<u>1</u>	INFORMATION as to TIFFANY LYNN SPROUTS (1) count(s) 1, 2. (Attachments: # <u>1</u> Waiver of Indictment; # <u>2</u> Arraignment Plea; # <u>3</u> Criminal Case Info Sheet) (sjs) (Entered: 09/10/2007)
09/07/2007	<u>2</u>	INFORMATION Memorandum as to TIFFANY LYNN SPROUTS. (sjs) (Entered: 09/10/2007)
09/12/2007		TEXT NOTICE OF HEARING as to TIFFANY LYNN SPROUTS: Waiver and Plea Hearing set for 9/20/2007 09:00 AM in Courtroom 6C before Terrence F. McVerry. Text only entry: no PDF document will issue. This text only entry constitutes the Court's notice on the matter.(kll) (Entered: 09/12/2007)
09/13/2007		TEXT NOTICE OF HEARING as to TIFFANY LYNN SPROUTS: Waiver and Plea Hearing TIME reset for 9/20/2007 03:45 PM in Courtroom 6C before Terrence F. McVerry. Text only entry: no PDF document will issue. This text only entry constitutes the Court's notice on the matter.(kll) (Entered: 09/13/2007)
09/20/2007	<u>3</u>	Minute Entry for proceedings held before Judge Terrence F. McVerry : Arraignment as to TIFFANY LYNN SPROUTS (1) Count 1,2 held on 9/20/2007. Defendant pleads guilty. (Court Reporter Virginia Pease.) (kll) (Entered: 09/21/2007)
09/20/2007		Text Minute Entry for proceedings held before Judge Terrence F. McVerry :Waiver and Plea Agreement Hearing as to TIFFANY LYNN SPROUTS held on 9/20/2007. Defendant sworn. Pleads guilty to counts 1 and 2. PSI Ordered. Special Assessment \$200.00. Plea Agreement Ex. 1. \$10,000 Unsecured Bond:(Court Reporter Virginia Pease.) Text only entry: no PDF document will issue. This text only entry constitutes the Court's notice on the matter. (kll) (Entered: 09/21/2007)
09/20/2007		Guilty PLEA ENTERED on Counts one and two as to TIFFANY LYNN SPROUTS. Text only entry; no PDF document will issue. This text only entry constitutes the Court's notice on the matter. (kll) (Entered: 09/21/2007)
09/21/2007	<u>4</u>	PLEA AGREEMENT as to TIFFANY LYNN SPROUTS. (kll) (Entered: 09/21/2007)

		09/21/2007)
09/21/2007	<u>5</u>	WAIVER OF INDICTMENT by TIFFANY LYNN SPROUTS. (kll) (Entered: 09/21/2007)
09/21/2007		TEXT NOTICE OF HEARING as to TIFFANY LYNN SPROUTS: Sentencing set for 12/13/2007 09:00 AM in Courtroom 6C before Terrence F. McVerry. Text only entry; no PDF document will issue. This text only entry constitutes the Court's order on the matter. (kll) (Entered: 09/21/2007).
09/21/2007	<u>6</u>	Special Assessment Paid by TIFFANY LYNN SPROUTS in amount of \$200.00, Receipt #07006490. (sjs) (Entered: 09/21/2007)
09/24/2007	<u>7</u>	Appearance Bond Entered as to TIFFANY LYNN SPROUTS in amount of \$10,000.00. (kll) (Entered: 09/24/2007)
11/07/2007	<u>8</u>	POSITION WITH RESPECT TO SENTENCING FACTORS by USA as to TIFFANY LYNN SPROUTS (Conway, Brendan) (Entered: 11/07/2007)
12/06/2007	<u>9</u>	MOTION to Continue <i>Sentencing</i> by TIFFANY LYNN SPROUTS. (Attachments: # <u>1</u> Proposed Order) (Stewart, Robert) (Entered: 12/06/2007)
12/07/2007		TEXT ORDER granting <u>9</u> Motion to Continue as to TIFFANY LYNN SPROUTS (1). Sentencing reset from 12/13/2007 to 1/11/2008 01:30 PM in Courtroom 6C before Terrence F. McVerry. Signed by Judge Terrence F. McVerry on 12/7/2007. Text-only entry; no PDF will issue. This Text-only entry constitutes the Order of the Court or Notice on the matter. (kll) (Entered: 12/07/2007)
01/09/2008	<u>10</u>	Second MOTION to Continue <i>Sentencing, Unopposed</i> by TIFFANY LYNN SPROUTS. (Attachments: # <u>1</u> Proposed Order) (Stewart, Robert) (Entered: 01/09/2008)
01/10/2008	<u>11</u>	ORDER granting <u>10</u> Motion to Continue as to TIFFANY LYNN SPROUTS (1). The sentencing scheduled for 1/11/2008 is cancelled and will be rescheduled at a later date. Signed by Judge Terrence F. McVerry on 1/10/2008. (kll) (Entered: 01/10/2008)
07/03/2008	<u>12</u>	MOTION to Travel <i>Outside Jurisdiction</i> by TIFFANY LYNN SPROUTS. (Attachments: # <u>1</u> Proposed Order) (Stewart, Robert) (Entered: 07/03/2008)
07/08/2008	<u>13</u>	ORDER granting <u>12</u> Motion to Travel as to TIFFANY LYNN SPROUTS (1). Signed by Judge Terrence F. McVerry on 7/8/2008. (kly) (Entered: 07/08/2008)
07/15/2008	<u>14</u>	MOTION for Extension of Time to File <i>Defendant's Position with Respect to Sentencing Factors</i> by TIFFANY LYNN SPROUTS. (Attachments: # <u>1</u> Proposed Order) (Stewart, Robert) (Entered: 07/15/2008)
07/16/2008	<u>15</u>	ORDER granting <u>14</u> Motion for Extension of Time to File <i>Defendant's Position With Respect to Sentencing Factors</i> as to TIFFANY LYNN SPROUTS (1). Position on Sentencing Factors due by 8/15/2008. Signed by Judge Terrence F. McVerry on 7/16/2008. (kly) (Entered: 07/16/2008)
08/15/2008	<u>16</u>	MOTION for Extension of Time to File <i>Defendants Position with Respect to</i>

		<i>Sentencing Factors</i> by TIFFANY LYNN SPROUTS. (Attachments: # <u>1</u> Proposed Order) (Stewart, Robert) (Entered: 08/15/2008)
08/18/2008	<u>17</u>	ORDER granting <u>16</u> Motion for Extension of Time to File Defendant's Position With Respect to Sentencing Factors as to TIFFANY LYNN SPROUTS (1). Defendant's Position on Sentencing Factors due by 9/15/2008. Signed by Judge Terrence F. McVerry on 8/18/2008. (kly) (Entered: 08/18/2008)
09/11/2008	<u>18</u>	MOTION for Extension of Time to File <i>Defendant's Position with Respect to Sentencing Factors</i> by TIFFANY LYNN SPROUTS. (Attachment: # <u>1</u> Proposed Order) (Stewart, Robert) Modified on 9/12/2008. (jsp) (Entered: 09/11/2008)
09/12/2008	<u>19</u>	ORDER granting <u>18</u> Motion for Extension of Time to File Defendant's Position With Regards to Sentencing Factors as to TIFFANY LYNN SPROUTS (1). Defendant's Position on Sentencing Factors due by 10/15/2008. Signed by Judge Terrence F. McVerry on 9/12/2008. (kly) (Entered: 09/12/2008)
10/15/2008	<u>20</u>	MOTION for Extension of Time to File <i>Defendant's Position with Respect to Sentencing Factors</i> by TIFFANY LYNN SPROUTS. (Attachments: # <u>1</u> Proposed Order) (Stewart, Robert) (Entered: 10/15/2008)
10/16/2008	<u>21</u>	ORDER granting <u>20</u> Motion for Extension of Time to File Defendant's Position With Respect to Sentencing Factors as to TIFFANY LYNN SPROUTS (1). Defendant's Position on Sentencing Factors due by 11/14/2008. Signed by Judge Terrence F. McVerry on 10/16/2008. (kly) (Entered: 10/16/2008)
11/11/2008	<u>22</u>	MOTION for Extension of Time to File <i>Defendants Position with Respect to Sentencing Factors</i> by TIFFANY LYNN SPROUTS. (Attachments: # <u>1</u> Proposed Order) (Stewart, Robert) (Entered: 11/11/2008)
11/12/2008	<u>23</u>	ORDER granting <u>22</u> Motion for Extension of Time to File Defendant's Position With Respect to Sentencing Factors as to TIFFANY LYNN SPROUTS (1). Position on Sentencing Factors due by 12/14/2008. Signed by Judge Terrence F. McVerry on 11/12/2008. (kly) (Entered: 11/12/2008)
12/15/2008	<u>24</u>	MOTION for Extension of Time to File <i>Defendant's Position with Respect to Sentencing Factors</i> by TIFFANY LYNN SPROUTS. (Attachments: # <u>1</u> Proposed Order) (Stewart, Robert) (Entered: 12/15/2008)
12/16/2008	<u>25</u>	ORDER granting <u>24</u> Motion for Extension of Time to File Defendant's Position With Respect to Sentencing Factors as to TIFFANY LYNN SPROUTS (1). Defendant's Position on Sentencing Factors due by 2/13/2009. Signed by Judge Terrence F. McVerry on 12/16/2008. (kly) (Entered: 12/16/2008)
01/14/2009	<u>26</u>	MOTION to Travel <i>Outside the Jurisdiction</i> by TIFFANY LYNN SPROUTS. (Attachments: # <u>1</u> Proposed Order) (Stewart, Robert) (Entered: 01/14/2009)
01/15/2009	<u>27</u>	ORDER granting <u>26</u> Motion to Travel as to TIFFANY LYNN SPROUTS (1). Signed by Judge Terrence F. McVerry on 1/15/2009. (kly) (Entered: 01/15/2009)

		(01/15/2009)
02/12/2009	<u>28</u>	MOTION for Extension of Time to File <i>Defendant's Position with Respect to Sentencing Factors</i> by TIFFANY LYNN SPROUTS. (Attachments: # <u>1</u> Proposed Order) (Stewart, Robert) (Entered: 02/12/2009)
02/13/2009	<u>29</u>	ORDER granting <u>28</u> Motion for Extension of Time to File Defendant's Position with Respect to Sentencing Factors as to TIFFANY LYNN SPROUTS (1). Defendant's Position on Sentencing Factors due by 2/27/2009. Signed by Judge Terrence F. McVerry on 2/13/2009. (kly) (Entered: 02/13/2009)
02/27/2009	<u>30</u>	MOTION for Extension of Time to File <i>Defendant's Position with Respect to Sentencing Factors</i> by TIFFANY LYNN SPROUTS. (Attachments: # <u>1</u> Proposed Order) (Stewart, Robert) (Entered: 02/27/2009)
02/27/2009	<u>31</u>	ORDER granting <u>30</u> Motion for Extension of Time to File Defendant's Position With Respect to Sentencing Factors as to TIFFANY LYNN SPROUTS (1). Defendant's Position on Sentencing Factors due by 3/3/2009. Signed by Judge Terrence F. McVerry on 2/27/2009. (kly) (Entered: 02/27/2009)
03/03/2009	<u>32</u>	MOTION to Seal Document by TIFFANY LYNN SPROUTS. (Attachments: # <u>1</u> Proposed Order) (Stewart, Robert) (Entered: 03/03/2009)
03/03/2009	<u>33</u>	ORDER granting <u>32</u> Motion to Seal Document as to TIFFANY LYNN SPROUTS (1). Signed by Judge Terrence F. McVerry on 3/3/2009. (kly) (Entered: 03/03/2009)
03/03/2009	<u>34</u>	Sealed Document as to TIFFANY LYNN SPROUTS. (ept) (Entered: 03/03/2009)
04/02/2009		TEXT NOTICE OF HEARING as to TIFFANY LYNN SPROUTS. Sentencing set for 5/15/2009 at 1:00 PM in Courtroom 6C before Terrence F. McVerry. Text only entry; no PDF document will issue. This text only entry constitutes the Court's order or notice on the matter. (kly) (Entered: 04/02/2009)
05/04/2009		TEXT NOTICE OF HEARING as to TIFFANY LYNN SPROUTS Sentencing originally set for 5/15/2009 has been RESCHEDULED to 6/10/2009 at 1:00 PM before Terrence F. McVerry. Text only entry; no PDF document will issue. This text only entry constitutes the Court's order or notice on the matter. (kly) (Entered: 05/04/2009)
06/02/2009		TEXT NOTICE OF HEARING as to TIFFANY LYNN SPROUTS Sentencing originally set for 6/10/2009 has been RESCHEDULED to 7/9/2009 at 9:30 AM in Courtroom 6C before Terrence F. McVerry. Text only entry; no PDF document will issue. This text only entry constitutes the Court's order or notice in the matter. (kly) (Entered: 06/02/2009)
07/02/2009		TEXT ORDER continuing sentencing until 7/23/2009 at 09:00 AM in Courtroom 6C before Terrence F. McVerry. Signed by Judge Terrence F. McVerry on 7/2/09. Text-only entry; no PDF document will issue. This text-only entry constitutes the Order of the Court or Notice on the matter. (mh,) (Entered: 07/02/2009)

07/13/2009	<u>35</u>	MOTION Pursuant to 5K1.1 of the Sentencing Guidelines by USA as to TIFFANY LYNN SPROUTS. (Conway, Brendan) (Entered: 07/13/2009)
07/23/2009		TEXT Minute Entry for proceedings held before Judge Terrence F. McVerry: Sentencing held on 7/23/2009 for TIFFANY LYNN SPROUTS (1). Counts 1 & 2. 27 months imprisonment. 3 years supervised release. \$200 special assessment. Defendant Sworn. Defendant is to self report. Text only entry: no PDF document will issue. This text only entry constitutes the Court's order or notice in the matter. (Court Reporter: Julie Kienzle) (kly) (Entered: 07/23/2009)
07/24/2009		TEXT ORDER granting <u>35</u> Motion Pursuant to Section 5K1.1 of the Sentencing Guidelines as to TIFFANY LYNN SPROUTS (1). Signed by Judge Terrence F. McVerry on 7/24/2009. Text-only entry: no PDF will issue. This Text-only entry constitutes the Order of the Court or Notice on the matter. (kly) (Entered: 07/24/2009)
07/24/2009	<u>36</u>	JUDGMENT as to TIFFANY LYNN SPROUTS (1). Counts one and two. 27 months imprisonment. 3 years supervised release. \$200 special assessment. Signed by Judge Terrence F. McVerry on 7/24/2009. (kly) (Entered: 07/24/2009)
07/24/2009		***Terminated Case (kly) (Entered: 07/24/2009)
07/29/2009	<u>37</u>	AMENDED JUDGMENT as to TIFFANY LYNN SPROUTS (1). Count 1. 27 months imprisonment. 3 years supervised release. \$1,311,851.00 restitution. \$200 special assessment. Fine waived. Count 2. 27 months imprisonment. 3 years supervised release. \$1,311,851.00 restitution. \$200 special assessment. Fine waived. Signed by Judge Terrence F. McVerry on 7/29/2009. (kly) (Entered: 07/29/2009)
07/29/2009	<u>38</u>	SATISFACTION OF JUDGMENT as to TIFFANY LYNN SPROUTS re <u>36</u> Judgment: Satisfied as to Assessment on 9/21/2007. (ept) (Entered: 07/29/2009)

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DEPARTMENT OF BANKING, BUREAU OF
COMPLIANCE, INVESTIGATION AND
LICENSING

PA DEPT OF BANKING

Docket No.: 10 0116 (ENF-ORD)

v.

TIFFANY LYNN SPROUTS, 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

TIFFANY LYNN SPROUTS
c/o Robert E. Stewart, Esq.
Lawyers Building, Suite 1710
428 Forbes Avenue
Pittsburg, PA 15219

Dated this 26th day of April 2010.

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