

UNITED STATES DISTRICT COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

UNITED STATES OF AMERICA, )  
 )  
 v. ) No. 08 CR 349  
 )  
 JULIUS MACKLIN, ) Violations: Title 18, United States Code,  
 also known as "Julius Heart" ) Sections 1343 and 1028(a)(7)  
 )  
 )

**COUNT ONE**

The SPECIAL FEBRUARY 2008-1 GRAND JURY charges:

1. At times material to this indictment:

a. New Century Mortgage Corporation ("New Century"), located in Irvine, California, and with a branch office in Itasca, Illinois, was a residential mortgage lender. Fremont Investment and Loan ("Fremont"), located in Fullerton, California, was a residential mortgage lender. Household Financial Corporation ("HFC"), located in Prospect Heights, Illinois, and with a branch office in Matteson, Illinois, was a financial institution that, among other things, provided personal loan services. These three entities are referred to collectively as "the Lenders."

b. The Lenders required applicants for loans to truthfully provide certain information, including the applicant's true name and true Social Security Number. The Lenders relied upon the information provided by applicants, including their name and Social Security Number, in determining whether to issue loans.

c. Prior to 2005, the Social Security Administration had issued Social Security Number XXX-XX-1016 to Individual A, a minor who did not reside in Illinois. Defendant MACKLIN had no authority to use Individual A's Social Security Number for any reason.

2. Beginning in or about December 2005, and continuing until at least March 2007, at Matteson, in the Northern District of Illinois, Eastern Division, and elsewhere,

JULIUS MACKLIN,  
also known as "Julius Heart,"

defendant herein, knowingly devised and participated in a scheme to defraud the Lenders and to obtain money and funds owned by and under the custody and control of the Lenders, by means of materially false and fraudulent pretenses, representations, promises and omissions, which scheme is further described in the following paragraphs.

3. It was part of the scheme that, on or about December 30, 2005, MACKLIN, using the alias name "Julius Heart," at the New Century office in Itasca, Illinois, applied for a primary and secondary mortgage with New Century to purchase property located at 1950 E. Lawrence Street, Chicago Heights, Illinois. The primary mortgage was valued at approximately \$100,000. The secondary mortgage was valued at approximately \$25,000.

4. It was further part of the scheme that, in addition to using an alias name, MACKLIN also falsely represented in the New Century loan application that his social security number was XXX-XX-1016.

5. It was further part of the scheme that, on or about January 6, 2006, MACKLIN, using the alias name "Julius Heart," applied for a primary and secondary mortgage with Fremont to purchase property located at 24 Central Avenue, Matteson, Illinois. The primary mortgage was valued at approximately \$151,200. The secondary mortgage was valued at approximately \$37,800.

6. It was further part of the scheme that, in addition to using an alias name, MACKLIN also falsely represented in the Fremont loan application that his social security number was XXX-XX-1016.

7. It was further part of the scheme that, on or about March 21, 2007, MACKLIN, using the alias name "Julius Heart," at the HFC office in Matteson, Illinois, applied for a personal credit line account in the amount of \$10,000 with HFC.

8. It was further part of the scheme that, in addition to using an alias name, MACKLIN also falsely represented in the HFC loan application that his social security number was XXX-XX-1016.

9. On or about December 30, 2005, at Itasca and elsewhere, in the Northern District of Illinois, Eastern Division,

JULIUS MACKLIN,  
also known as "Julius Heart,"

defendant herein, for the purpose of executing the aforesaid scheme, and attempting to do so, knowingly did cause to be transmitted by means of a wire communication in interstate commerce from Irvine, California, to New York, New York, certain signs, sounds and signals, namely, a wire transfer of funds in the amount of approximately \$24,686.84 for a mortgage loan to purchase property located at 1950 E. Lawrence Street, Chicago Heights, Illinois, which funds constituted mortgage loan proceeds obtained from New Century and were deposited into First American Title's account at JPM Chase in New York, New York;

In violation of Title 18, United States Code, Section 1343.

## COUNT TWO

The SPECIAL FEBRUARY 2008-1 GRAND JURY further charges:

1. The allegations contained in paragraphs one through eight of Count One of this indictment are re-alleged as though fully set forth herein.

2. On or about January 6, 2006, at Matteson and elsewhere, in the Northern District of Illinois, Eastern Division and elsewhere,

JULIUS MACKLIN,  
also known as "Julius Heart,"

defendant herein, for the purpose of executing the aforesaid scheme, and attempting to do so, knowingly did cause to be transmitted by means of a wire communication in interstate commerce from Fullerton, California, to Cincinnati, Ohio, certain signs, sounds and signals, namely, a wire transfer of funds in the amount of approximately \$37,188.74 for a mortgage loan to purchase property located at 24 Central Avenue, Matteson, Illinois, which funds constituted mortgage loan proceeds obtained from Fremont and were deposited into AmeriTitle, Inc.'s account at Fifth Third Bank in Cincinnati, Ohio;

In violation of Title 18, United States Code, Section 1343.

**COUNT THREE**

The SPECIAL FEBRUARY 2008-1 GRAND JURY further charges:

1. The allegations contained in paragraphs one through eight of Count One of this indictment are re-alleged as though fully set forth herein.
2. On or about March 21, 2007, at Matteson and elsewhere, in the Northern District of Illinois, Eastern Division,

JULIUS MACKLIN,  
also known as "Julius Heart,"

defendant herein, for the purpose of executing the aforesaid scheme, and attempting to do so, knowingly did cause to be transmitted by means of a wire communication in interstate commerce from Prospect Heights, Illinois, to Wyandotte, Michigan, certain signs, sounds and signals, namely, a wire transfer of funds in the amount of approximately \$9,950, which funds constituted personal loan proceeds obtained from HFC and were deposited into a bank account in the name of "Julius A. Heart," held at Charter One Bank, NA, in Wyandotte, Michigan;

In violation of Title 18, United States Code, Section 1343.

**COUNT FOUR**

The SPECIAL FEBRUARY 2008-1 GRAND JURY further charges:

On or about December 30, 2005, at Itasca and elsewhere, in the Northern District of Illinois, Eastern Division, and elsewhere,

JULIUS MACKLIN,  
also known as "Julius Heart,"

defendant herein, knowingly possessed and used, without lawful authority, a means of identification of another person, namely the social security number of Individual A, with the intent to commit a violation of federal law, namely, wire fraud in violation of Title 18, United States Code, Section 1343, as set forth more fully in Count One of this indictment;

In violation of Title 18, United States Code, Section 1028(a)(7).

**COUNT FIVE**

The SPECIAL FEBRUARY 2008-1 GRAND JURY further charges:

On or about March 21, 2007, at Matteson, in the Northern District of Illinois, Eastern Division, and elsewhere,

JULIUS MACKLIN,  
also known as "Julius Heart,"

defendant herein, knowingly possessed and used, without lawful authority, a means of identification of another person, namely, the social security number of Individual A, with the intent to commit a violation of federal law, namely, wire fraud, in violation of Title 18, United States Code, Section 1343, as set for more fully in Count Three of the indictment;

In violation of Title 18, United States Code, Section 1028(a)(7).

A TRUE BILL:

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FOREPERSON

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UNITED STATES ATTORNEY