

AO 91 (Rev. 01/09) Criminal Complaint

UNITED STATES DISTRICT COURT
for the
District of New Jersey

United States of America
v.

Tammi Haines

Defendant

Case No. 10-2041 (JS)

CRIMINAL COMPLAINT

I, the complainant in this case, state that the following is true to the best of my knowledge and belief.

On or about the date of 12/21/2006 in the county of Burlington in the District of New Jersey, the defendant violated 18 U. S. C. § 1343 and 2, an offense described as follows:
and 18 U.S.C. §§ 912 and 2.

See Attachment A

This criminal complaint is based on these facts:

See Attachment B

Continued on the attached sheet.

Handwritten signature of Keith S. Caplan

Complainant's signature

Keith S. Caplan, Special Agent TIGTA

Printed name and title

Sworn to before me and signed in my presence.

Date: 09/28/2010

City and state: Camden, NJ

Handwritten signature of Judge Joel Schneider

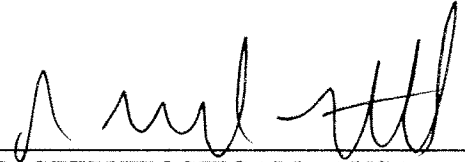
Judge's signature

Hon. Joel Schneider

Printed name and title

CONTENTS APPROVED

UNITED STATES ATTORNEY

By: 
R. STEPHEN STIGALL, AUSA

Date: 9/28/10

Attachment A

Count 1

On or about December 21, 2006, in Burlington County, in the District of New Jersey, and elsewhere, the defendant

TAMMI HAINES,

for the purpose of executing and attempting to execute a scheme and artifice to defraud and to obtain money and property by means of materially false and fraudulent pretenses, representations and promises, did knowingly and willfully cause writings, signs, signals, pictures, and sounds to be transmitted by means of wire communications in interstate commerce, in that she caused \$149,046.93 to be wire transferred from Sevier County Bank in Tennessee, to D.G.'s Commerce Bank Account in New Jersey over which HAINES exercised control.

In violation of Title 18, United States Code, Section 1343 and Title 18, United States Code, Section 2.

Count 2

From in or about July 22, 2009 through on or about December 19, 2009, in Burlington County, in the District of New Jersey, and elsewhere, the defendant

TAMMI HAINES

did falsely assume and pretend to be an officer and employee of the United States acting under the authority thereof, that is, 1) a Special Agent of the Federal Bureau of Investigation engaged in investigating HAINES' bank account and uncovering purportedly why HAINES issued a bad check with the intent to cause the recipient of that bad check not to inform law enforcement about it, and 2) a Senior Officer of the Internal Revenue Service who purportedly investigated D.G.'s income tax liability for tax years 2003, 2004, 2005, and 2006 with the intent to cause D.G. to take no immediate action on income tax liability D.G. owed for those tax years.

In violation of Title 18, United States Code, Section 912(a), and Title 18, United States Code, Section 2.

ATTACHMENT B

I, Keith S. Caplan, (the "affiant"), state that I am a Special Agent with United States Department of the Treasury, Inspector General for Tax Administration ("TIGTA"). I have personally participated in this investigation and am aware of the facts contained herein based upon my own investigation, including a review of documents obtained during the investigation, as well as information provided to me by other law enforcement officers. Since this Affidavit is submitted for the sole purpose of establishing probable cause to support issuance of a complaint, I have not necessarily included each and every fact known by the government concerning this investigation.

1. I have been employed as a TIGTA Special Agent since 1991, and I am currently assigned to the Washington Field Division, New Jersey Field Office, where I investigate, gather evidence and make arrests for criminal violations to include Title 18 of the United States Code and other federal criminal laws. On or about January 21, 2010, I commenced an investigation into the activities of defendant TAMMI HAINES, and learned the following.

The Defendant

2. At all times relevant to this Complaint, defendant TAMMI HAINES resided within Burlington County, New Jersey,

specifically, residences located at 21 Summit Drive, Vincentown, New Jersey and 56 Red Oak Road, Tabernacle, New Jersey.

3. Defendant TAMMI HAINES was the daughter of D.G., who, at all times relevant to this Complaint, resided in Lumberton, New Jersey.

4. Defendant TAMMI HAINES was the owner of Event Solutions Providers, a company specializing in providing exhibitor services to individuals and companies participating in trade shows and conventions.

Other Entities and Individuals

5. Defendant TAMMI HAINES formerly employed her longtime friend, K.K., as an event planner. At all times relevant to this Complaint, K.K. resided within Burlington County, New Jersey. At no time was K.K. a notary public.

6. At all times relevant to this Complaint, Gateway Funding was a mortgage company located at 300 Welsh Road, Building 5, Horsham, Pennsylvania.

7. At all times relevant to this Complaint, Commerce Bank, now TD Bank, was a banking institution located in Cherry Hill, New Jersey. D.G. maintained an account at Commerce Bank.

8. At all times relevant to this Complaint, E.H. was an Attorney and Settlement Agent in Sevierville, Tennessee. E.H. maintained an escrow account at Sevier County Bank, located in

Sevier County, Tennessee.

9. At all times relevant to this Complaint, J.Y. was a resident of Burlington County, New Jersey. A.R. was an attorney in Cherry Hill, New Jersey who represented J.Y.

10. At all times relevant to this Complaint, R.C. was a resident of Burlington County, New Jersey. M.W. was an attorney in Marlton, New Jersey who represented R.C.

11. At all times relevant to this Complaint, K.C. was a resident of Burlington County, New Jersey.

12. At all times relevant to this Complaint, the Federal Bureau of Investigation ("FBI") was an agency within the United States Department of Justice. Jake Archer was a Special Agent with the FBI assigned to the Philadelphia Division, South Jersey Resident Agency located in Cherry Hill, New Jersey.

13. At all times relevant to this Complaint, the Internal Revenue Service ("IRS") was an agency with the United States Department of the Treasury.

The Wire Fraud Scheme

14. The investigation has revealed that in 2006, in Burlington County, in the District of New Jersey and elsewhere, defendant TAMMI HAINES knowingly and willfully devised and intended to devise a scheme and artifice to defraud, and for obtaining money and property by means of materially false and

fraudulent pretenses, representations, and promises, as follows:

15. On or about April 22, 2005, D.G. purchased the property located at 1231 Flat Creek Road, Sevierville, Tennessee for \$465,000 (the "Property").¹ D.G. partially financed the purchase of the Property by taking a mortgage with EMC Mortgage Corp. in the amount of \$240,000.

16. In 2006, D.G. asked defendant TAMMI HAINES to assist D.G. with obtaining an additional \$90,000 mortgage against the Property. D.G. had previously authorized defendant TAMMI HAINES to oversee the majority of D.G.'s financial affairs, which permitted HAINES to have essentially unlimited access to D.G.'s banking and financial information.

17. Contrary to D.G.'s wishes and without D.G.'s knowledge, defendant TAMMI HAINES completed a false loan application with Gateway Funding in order to take out a mortgage against the Property in the amount of \$393,000. The loan application was false in that HAINES forged D.G.'s signature and listed false information concerning D.G.'s financial status and ability to repay the loan.² The investigation has further

¹ On or about August 17, 2010, law enforcement officers interviewed D.G. who provided the information pertaining to defendant TAMMI HAINES' wire fraud scheme contained herein, in substance and in part.

² During D.G.'s August 17, 2010 interview, D.G. confirmed that the information provided to Gateway Funding was

revealed that HAINES provided fraudulent documents which purported to substantiate D.G.'s financial status and ability to repay the loan in support of the false loan application. The mortgage loan application documents were also false in that they bore a bogus New Jersey notary public stamp in the name of K.K. - HAINES' former employee - and the forged signature of K.K.³

18. In connection with the closing on the mortgage loan for the Property, Gateway Funding provided E.H. as Attorney and Settlement Agent with funds totaling \$393,000. Per the entries detailed on the U.S. Department of Housing and Urban Development Settlement Statement, E.H. was to deliver \$149,046.93 as "cash to borrower."

19. On or about December 21, 2010, defendant TAMMI HAINES caused E.H. to wire \$149,046.93 from E.H.'s escrow account at the Sevier County Bank in Tennessee to D.G.'s Commerce Bank account in New Jersey, over which HAINES exercised control. D.G. was unaware of this wire transfer. An analysis of D.G.'s Commerce Bank account has revealed the HAINES diverted a portion

false. D.G. also confirmed that D.G.'s signature was forged and recognized the handwriting for the forged signature to be that of defendant TAMMI HAINES.

³ On or about January 21, 2010, law enforcement officers interviewed K.K. who confirmed, in substance and in part, that K.K. had never been a notary public. K.K. also said the signature in K.K.'s name on the mortgage loan application was forged.

of the \$149,046.93 to her personal use.

20. D.G. provided law enforcement officers with a handwritten letter from defendant TAMMI HAINES written to D.G. on or about April 27, 2010. D.G. informed law enforcement officers, in substance and in part, that D.G. recognized the handwriting to be that of HAINES. In the letter, HAINES admitted, in substance and in part, to the wire fraud scheme described above.

Impersonation Of An FBI Special Agent

21. On December 1, 2009, a consent judgment was issued in the Superior Court of New Jersey, Civil Action No.: L-1062-07, in favor of R.C. against J.Y. for \$90,000.

22. On June 12, 2009, defendant TAMMI HAINES provided J.Y.'s attorney, A.R., with a check in the amount of \$40,000 to pay for part of J.Y.'s settlement with R.C. A.R. provided the check to R.C.'s attorney, M.W., who attempted to deposit it. The check, however, was rejected because there was no such account on which the check was written.

23. On or about July 22, 2009, defendant TAMMI HAINES walked into A.R.'s office with a letter which purported to have been authored by Jake Archer. The letter stated that as a result of an investigation into HAINES' accounts, the \$40,000 check had been affected. The letter was purportedly signed by "Jake Archer, Special Agent-in-Charge." HAINES told A.R. that the

letter was to explain to M.W. why the money represented by the \$40,000 check was not available and that "Archer" said the money was going to be available soon.

24. Special Agent Archer has informed law enforcement officers involved in the investigation into defendant TAMMI HAINES' activities that he neither authored the above-referenced letter, nor was there an investigation into HAINES' accounts in July 2009. Archer further confirmed that he is not the Special Agent-in-Charge.

25. On or about April 14, 2010, law enforcement officers interviewed K.C. who formerly was in a romantic relationship with defendant TAMMI HAINES. K.C. informed law enforcement officers, in substance and in part, that K.C. had previously met with Special Agent Archer to report criminal activity on the part of HAINES and that K.C. had kept notes of K.C.'s meeting with Special Agent Archer. K.C. believed that HAINES surreptitiously photocopied the notes, thus obtaining Special Agent Archer's name.

Impersonation Of An IRS Officer

26. Per the IRS, federal income tax returns were not filed on behalf of D.G. for tax years 2003, 2004, 2005, and 2006. As a result, the IRS filed tax returns on D.G.'s behalf, resulting in a tax liability of approximately \$330,000. D.G.'s

tax liability was assigned to an IRS Revenue Officer for collection, who contacted D.G. on December 1, 2009. D.G., in turn, contacted defendant TAMMI HAINES for assistance, as D.G. had previously authorized HAINES to prepares and file D.G.'s income tax returns.

27. Defendant TAMMI HAINES subsequently provided D.G. with a letter which purported to have been authored by "Senior Revenue Officer Jason Riesen." The letter, which bore the letterhead of the Department of the Treasury and IRS, indicated that D.G. owed no tax.

28. D.G., believing the IRS letter to be authentic, provided it on January 11, 2010 to the IRS Revenue Officer assigned to collect D.G.'s tax liability.

29. Officials with the Department of the Treasury have confirmed that no one named "Jason Riesen" works for the Department of the Treasury or IRS.

30. On or about June 17, 2010, defendant TAMMI HAINES was arrested and taken into custody on state charges in Burlington County. Following a waiver of her Miranda rights, HAINES admitted, in substance and in part, that she authored the fraudulent letter under Special Agent Archer's name which she provided to A.R. She further explained, in substance and in part, that she had gotten FBI letterhead from an internet web-

site. HAINES also admitted, in substance and in part, that she provided the letter to prevent the recipient of the bad check from going to law enforcement about the bad check.

31. During defendant TAMMI HAINES' June 17, 2010 statement, HAINES also admitted, in substance and in part, to authoring the fraudulent IRS letter under the name "Senior Revenue Officer Jason Risen." HAINES explained, in substance and in part, that she did so in an effort to "buy time" with D.G. so that D.G. would not take immediate action on the tax liability D.G. owed.