

means of materially false and fraudulent pretenses, representations, and promises made to mortgage lenders, specifically by purchasing properties in the names of “investors” and concealing from the lending institutions money returned to the conspirators after the sale, and, for the purpose of executing such scheme and artifice, transmitted and caused to be transmitted by means of wire communication in interstate commerce writings, signs, signals, and sounds, contrary to Title 18, United States Code, Section 1343.

5. In furtherance of the conspiracy and to effect its unlawful object, defendant MARGARET GIRESI and her co-conspirators committed the following overt acts in the District of Vermont:

a. On or about July 12, 2006, defendant MARGARET GIRESI caused to be sent by interstate wire communication from her office at Kastle Realty in Naples, Florida to Highgate Manor in Highgate, Vermont, a facsimile containing an “addendum to sales contract” for the purchase of 851 Marblehead Way, Naples, Florida, that did not disclose the agreement for the seller, an entity controlled by defendant GIRESI and others, to pay \$21,500 to co-conspirators Benjamin Osmanson and Jillian Protzman following the sale of the property.

b. On or about July 12, 2006, co-conspirators Benjamin Osmanson and Jillian Protzman caused to be sent by interstate wire communication from Highgate Manor in Highgate, Vermont, to defendant MARGARET GIRESI at Kastle Realty in Naples, Florida, a facsimile containing

the completed "addendum to sales contract" for the purchase of 851 Marblehead Way, Naples, Florida, for submission to the lender.

(18 U.S.C. § 371)

Paul J. Van de Graaf (CAPC)

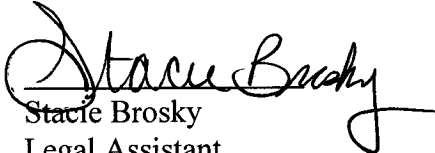
PAUL J. VAN DE GRAAF
Acting United States Attorney
Burlington, Vermont
August 4, 2009

UNITED STATES DISTRICT COURT
FOR THE DISTRICT OF VERMONT

UNITED STATES OF AMERICA)
)
 v.) Criminal No.
)
 MARGARET GIRESI)

CERTIFICATE OF SERVICE

I, Stacie Brosky, hereby certify that on the 4th day of August, 2009, I filed the **WAIVER OF INDICTMENT, INFORMATION AND PLEA AGREEMENT** with the Clerk of the Court and mailed a copy of such filing to Defendant's counsel: Edward L. Larsen, Esq., P.A., 649 Fifth Avenue South, Suite 212, Naples, FL 34102.


Stacie Brosky
Legal Assistant