UNITED STATES DISTRICT COURT DISTRICT OF MINNESOTA

| UNITED STATES OF AMERICA, |) |
|---------------------------|-----------------------------------------|
| Plaintiff, v. | information CR 10-91 DSD |
| CHRISTI MICHELE ROWAN | (18 U.S.C. § 152) (18 U.S.C. § 1344) |
| Defendant. | <i>)</i> |

THE UNITED STATES ATTORNEY CHARGES THAT:

COUNT 1 (Bank Fraud)

On or about April 9, 2009, within the State and District of Minnesota and elsewhere, the defendant,

CHRISTI MICHELE ROWAN,

knowingly and intentionally devised and executed a scheme to defraud Endura Federal Credit Union, a financial institution, by means of false and fraudulent representations in connection with loan financing for a vehicle, namely a 2008 Land Rover (VIN xxxxxxxxxxxxx6951), all in violation of Title 18, United States Code, Section 1344.

COUNT 2 (Bankruptcy Fraud)

On or about October 13, 2009, in the State and District of Minnesota, the defendant,

CHRISTI MICHELE ROWAN,

knowingly and fraudulently made a false oath and account in relation to In re Dennis E. Hecker, Case No. 09-50779, a bankruptcy

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case under United States Code, Title 11, all in violation of Title 18, United States Code, Section 152(2).

FORFEITURE ALLEGATIONS

Count 1 of this Information is hereby realleged and incorporated as if fully set forth herein by reference, for the purpose of alleging forfeitures pursuant to Title 18, United States Code, Sections 981(a)(1)(C) and 982(a)(2), and Title 28, United States Code, Section 2461(c).

As a result of the offense alleged in Count 1 of the Information, the defendant,

CHRISTI MICHELE ROWAN,

shall forfeit to the United States pursuant to Title 18, United States Code, Sections 981(a)(1)(C), 982(a)(2), and Title 28, United States Code, Section 2461(c) all property, real or personal, which constitutes or is derived from proceeds traceable to the violations of Title 18, United States Code, Section 1344, including the 2008 Land Rover (VIN xxxxxxxxxxxx6951) involved in Count 1.

If any of the above-described forfeitable property is unavailable for forfeiture, the United States intends to seek the forfeiture of substitute property as provided for in Title 21, United States Code, Section 853(p), as incorporated by Title 28, United States Code, Section 2461(c).

All in violation of Title 18, United States Code, Sections 981(a)(1)(C), 982(a)(2) and 1344, and Title 28, United States Code, Section 2461(c).

Dated: 4/8/10

Respectfully submitted,

B. TODD JONES

United States Attorney

BY: NICOLE A ENC

NANCY E. BRASEL DAVID M. GENRICH

Assistant U.S. Attorneys