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- Also, the Defendants located and paid straw-buyers to use the straw-buyer's personal identification to flip homes listed in COUNTS TWO through TWENTY-SIX.
 - Defendant Silverstein, a RE/MAX real estate agent, used homes assigned to him by RE/MAX in the mortgage investment scheme, listed in COUNTS TWO through TWENTY-SIX and Defendant Silverstein collected commissions from RE/MAX for these home sales listed in COUNTS TWO through TWENTY-SIX.
 - The Defendants had each investor complete home loan applications and title documents for each investment home the investor was involved with listed in COUNTS TWO through TWENTY-SIX.
 - The Defendants would either instruct the investors not to list any homes the investors owned or was attempting to buy on the loan application and/or the Defendants prepared the loan applications for the investors to have the investors just sign and date after which the Defendants would submit the loan applications for the investors in COUNTS TWO through TWENTY-SIX.
 - Next, the Defendants would submit or "shotgun" all the completed loan applications to different banks within a two month period, making it impossible for the various banks to verify either liability the investor was accruing and/or verify credit reports that would indicate the debt exposure for each investor.
 - As the Defendants recruited investors into their mortgage investment scheme, the Defendants were simultaneously advertising the homes listed in COUNTS TWENTY-SEVEN through FORTY-THREE for rent as "rent-to-own" homes.
 - The Defendants told renters that the renters' down-payments and rental payments would be used both to build the renters' credit rating and as eventual down-payment when the renter bought a home listed in COUNTS TWENTY-SEVEN through FORTY-THREE.
 - The Defendants had the renters sign both a one-year residential renter's agreement and a residential purchase agreement.
 - The Defendants failed to tell renters that the Defendants did not own the property that the renters were agreeing to buy.
 - The Defendants collected down-payments and monthly payments from the renters.
 - While the homes were being rented, the Defendants flipped some of the homes using straw-buyers without informing straw-buyers and/or investors and/or renters.
 - The Defendants artificially inflated the homes' values listed in COUNTS TWO through FORTY-THREE by using straw-buyers or investors.
 - Because the Defendants did not own any of the homes listed in COUNTS TWENTY-SEVEN through FORTY-THREE, not a single renter was able to buy any of the homes listed in COUNTS TWENTY-SEVEN through FORTY-THREE.
 - Eventually, most of the homes listed in COUNTS TWO through FORTY-THREE went into foreclosure because of the lack of mortgage payments and the banks listed in COUNTS TWO through TWENTY-SIX lost a substantial amount of money.

25 All in violation of A.R.S. §§ 13-1003, 13-101, 13-301, 13-302, 13-303, 13-304, 13-701, 13-702,
26 13-702.02, 13-801, 13-2313 and 13-2314.

1 **COUNT TWO: FRAUDULENT SCHEMES AND ARTIFICES, A Class 2 Felony**

2 On or about October 26, 2005, ANTHONY ZANDONATTI and ANDREW
3 SILVERSTEIN, acted pursuant to a scheme or artifice to defraud and knowingly obtained any
4 benefit: loans, and/or commissions, and/or cash, having a value of more than \$100,000.00 from
5 RBS Financial Products, Inc., and/or Meritage, and/or Deutsche Bank regarding 9123 E. Ironbark
6 St., Tucson, Arizona, 85747 by means of false or fraudulent pretenses, representations, promises,
or material omissions, in violation of A.R.S. §§ 13-2310, 13-301, 13-302, 13-303, 13-304, 13-603,
13-701, 13-702, 13-702.02, 13-801, 13-804, 13-811, 13-2313 and 13-2314.

7 **COUNT THREE: FRAUDULENT SCHEMES AND ARTIFICES, A Class 2 Felony**

8 On or about July 31, 2006, ANTHONY ZANDONATTI and ANDREW SILVERSTEIN,
9 acted pursuant to a scheme or artifice to defraud and knowingly obtained any benefit: loans, and/or
10 commissions, and/or cash, having a value of more than \$100,000.00 from Sebring Capital Partners
11 and/or Federal Home Loan Mortgage (Fannie Mae) regarding 2025 W. Calle Cielo De Oro,
12 Tucson, Arizona, 85745 by means of false or fraudulent pretenses, representations, promises, or
13 material omissions, in violation of A.R.S. §§ 13-2310, 13-301, 13-302, 13-303, 13-304, 13-603,
13-701, 13-702, 13-702.02, 13-801, 13-804, 13-811, 13-2313 and 13-2314.

14 **COUNT FOUR: FRAUDULENT SCHEMES AND ARTIFICES, A Class 2 Felony**

15 On or about July 13, 2006, ANTHONY ZANDONATTI and ANDREW SILVERSTEIN,
16 acted pursuant to a scheme or artifice to defraud and knowingly obtained any benefit: loans, and/or
17 commissions, and/or cash, having a value of more than \$100,000.00 from Homecomings Financial
18 Networks regarding 7658 S. Carlisle Ave, Tucson, Arizona, 85746 by means of false or fraudulent
19 pretenses, representations, promises, or material omissions, in violation of A.R.S. §§ 13-2310, 13-
20 301, 13-302, 13-303, 13-304, 13-603, 13-701, 13-702, 13-702.02, 13-801, 13-804, 13-811, 13-
21 2313 and 13-2314.

22 **COUNT FIVE: FRAUDULENT SCHEMES AND ARTIFICES, A Class 2 Felony**

23 On or about February 14, 2006, ANTHONY ZANDONATTI and ANDREW
24 SILVERSTEIN, acted pursuant to a scheme or artifice to defraud and knowingly obtained any
25 benefit: loans, and/or commissions, and/or cash, having a value of more than \$100,000.00 from
Axis Mortgage and Investments regarding 8102 E. Sunny Sky Place, Tucson, Arizona, 85747 by
26 means of false or fraudulent pretenses, representations, promises, or material omissions, in
27 violation of A.R.S. §§ 13-2310, 13-301, 13-302, 13-303, 13-304, 13-603, 13-701, 13-702, 13-
28 702.02, 13-801, 13-804, 13-811, 13-2313 and 13-2314.

COUNT SIX: FRAUDULENT SCHEMES AND ARTIFICES, A Class 2 Felony

1 On or about May 9, 2005, ANTHONY ZANDONATTI and ANDREW SILVERSTEIN,
2 acted pursuant to a scheme or artifice to defraud and knowingly obtained any benefit: loans, and/or
3 commissions, and/or cash, having a value of more than \$100,000.00 from Equifirst Corp.
4 regarding 4100 W. Gilbert St., Tucson, Arizona, 85741 by means of false or fraudulent pretenses,
5 representations, promises, or material omissions, in violation of A.R.S. §§ 13-2310, 13-301, 13-
302, 13-303, 13-304, 13-603, 13-701, 13-702, 13-702.02, 13-801, 13-804, 13-811, 13-2313 and
13-2314.

6 **COUNT SEVEN: FRAUDULENT SCHEMES AND ARTIFICES, A Class 2 Felony**

7
8 On or about June 17, 2005, ANTHONY ZANDONATTI and ANDREW SILVERSTEIN,
9 acted pursuant to a scheme or artifice to defraud and knowingly obtained any benefit: loans, and/or
10 commissions, and/or cash, having a value of more than \$100,000.00 from Mirad Financial Group
11 and/or Argent Mortgage Company, LLC and/or Deutsche Bank regarding 672 W. Cholla Crest Dr.,
12 Sahuarita, Arizona, 85629 by means of false or fraudulent pretenses, representations, promises, or
13 material omissions, in violation of A.R.S. §§ 13-2310, 13-301, 13-302, 13-303, 13-304, 13-603,
14 13-701, 13-702, 13-702.02, 13-801, 13-804, 13-811, 13-2313 and 13-2314.

15 **COUNT EIGHT: FRAUDULENT SCHEMES AND ARTIFICES, A Class 2 Felony**

16
17 On or about April 15, 2005, ANTHONY ZANDONATTI and ANDREW SILVERSTEIN,
18 acted pursuant to a scheme or artifice to defraud and knowingly obtained any benefit: loans, and/or
19 commissions, and/or cash, having a value of more than \$100,000.00 from Mirad Financial Group,
20 and/or Tertwin Mortgage (dba The Winter Group) regarding 726 W. Harlan, Tucson, Arizona,
21 85706 by means of false or fraudulent pretenses, representations, promises, or material omissions,
22 in violation of A.R.S. §§ 13-2310, 13-301, 13-302, 13-303, 13-304, 13-603, 13-701, 13-702, 13-
23 702.02, 13-801, 13-804, 13-811, 13-2313 and 13-2314.

24 **COUNT NINE: FRAUDULENT SCHEMES AND ARTIFICES, A Class 2 Felony**

25
26 On or about May 16, 2005, ANTHONY ZANDONATTI and ANDREW SILVERSTEIN,
27 acted pursuant to a scheme or artifice to defraud and knowingly obtained any benefit: loans, and/or
28 commissions, and/or cash, having a value of more than \$100,000.00 from New Century Mortgage
and/or Beneficial Finance One Inc. and/or Bank of New York regarding 1631 E. Camino Carreta,
Tucson, Arizona, 85714 by means of false or fraudulent pretenses, representations, promises, or
material omissions, in violation of A.R.S. §§ 13-2310, 13-301, 13-302, 13-303, 13-304, 13-603,
13-701, 13-702, 13-702.02, 13-801, 13-804, 13-811, 13-2313 and 13-2314.

COUNT TEN: FRAUDULENT SCHEMES AND ARTIFICES, A Class 2 Felony

On or about December 23, 2005, ANTHONY ZANDONATTI and ANDREW SILVERSTEIN, acted pursuant to a scheme or artifice to defraud and knowingly obtained any

1 benefit: loans, and/or commissions, and/or cash, having a value of more than \$100,000.00 from
2 Fremont Investment & Loan and/or UBS Real Estate Securities and/or US Bank NA regarding
3 5170 S. Lavender Fields Ln, Tucson, Arizona, 85764 by means of false or fraudulent pretenses,
4 representations, promises, or material omissions, in violation of A.R.S. §§ 13-2310, 13-301, 13-
5 302, 13-303, 13-304, 13-603, 13-701, 13-702, 13-702.02, 13-801, 13-804, 13-811, 13-2313 and
6 13-2314.

7 **COUNT ELEVEN: FRAUDULENT SCHEMES AND ARTIFICES, A Class 2 Felony**

8 On or about December 8, 2005, ANTHONY ZANDONATTI and ANDREW
9 SILVERSTEIN, acted pursuant to a scheme or artifice to defraud and knowingly obtained any
10 benefit: loans, and/or commissions, and/or cash, having a value of more than \$100,000.00 from
11 New Century Mortgage regarding 8685 S. Desert Dove, Tucson, Arizona, 85747 by means of false
12 or fraudulent pretenses, representations, promises, or material omissions, in violation of A.R.S. §§
13 13-2310, 13-301, 13-302, 13-303, 13-304, 13-603, 13-701, 13-702, 13-702.02, 13-801, 13-804, 13-
14 811, 13-2313 and 13-2314.

15 **COUNT TWELVE: FRAUDULENT SCHEMES AND ARTIFICES, A Class 2 Felony**

16 On or about October 26, 2005, ANTHONY ZANDONATTI and ANDREW
17 SILVERSTEIN, acted pursuant to a scheme or artifice to defraud and knowingly obtained any
18 benefit: loans, and/or commissions, and/or cash, having a value of more than \$100,000.00 from
19 Argent Mortgage Company and/or Concord Mortgage Compnay and/or US Bank NA regarding
20 5301 W. Eaglestone Loop, Tucson, Arizona, 85742 by means of false or fraudulent pretenses,
21 representations, promises, or material omissions, in violation of A.R.S. §§ 13-2310, 13-301, 13-
22 302, 13-303, 13-304, 13-603, 13-701, 13-702, 13-702.02, 13-801, 13-804, 13-811, 13-2313 and
23 13-2314.

24 **COUNT THIRTEEN: FRAUDULENT SCHEMES AND ARTIFICES, A Class 2 Felony**

25 On or about August 12, 2005, ANTHONY ZANDONATTI and ANDREW
26 SILVERSTEIN, acted pursuant to a scheme or artifice to defraud and knowingly obtained any
27 benefit: loans, and/or commissions, and/or cash, having a value of more than \$100,000.00 from Alt
28 Funding and/or Bank of America regarding 9002 E. Alderpoint Way, Tucson, Arizona, 85730 by
means of false or fraudulent pretenses, representations, promises, or material omissions, in
violation of A.R.S. §§ 13-2310, 13-301, 13-302, 13-303, 13-304, 13-603, 13-701, 13-702, 13-
702.02, 13-801, 13-804, 13-811, 13-2313 and 13-2314.

COUNT FOURTEEN: FRAUDULENT SCHEMES AND ARTIFICES, A Class 2 Felony

On or about May 15, 2006, ANTHONY ZANDONATTI and ANDREW SILVERSTEIN,
acted pursuant to a scheme or artifice to defraud and knowingly obtained any benefit: loans, and/or
commissions, and/or cash, having a value of more than \$100,000.00 from Pro 30 Funding and/or
Citibank NA and/or Bear Stearns regarding 2152 W. Frostwood Ln, Tucson, Arizona, 85745 by

1 means of false or fraudulent pretenses, representations, promises, or material omissions, in
2 violation of A.R.S. §§ 13-2310, 13-301, 13-302, 13-303, 13-304, 13-603, 13-701, 13-702, 13-
702.02, 13-801, 13-804, 13-811, 13-2313 and 13-2314.

3 **COUNT FIFTEEN: FRAUDULENT SCHEMES AND ARTIFICES, A Class 2 Felony**

4 On or about April 18, 2006, ANTHONY ZANDONATTI and ANDREW SILVERSTEIN,
5 acted pursuant to a scheme or artifice to defraud and knowingly obtained any benefit: loans,
6 and/or commissions, and/or cash, having a value of more than \$100,000.00 from Silver State
7 Financial and/or Central Mortgage Co. regarding 2604 N. Splitwood Ave., Tucson, Arizona,
8 85745 by means of false or fraudulent pretenses, representations, promises, or material omissions,
in violation of A.R.S. §§ 13-2310, 13-301, 13-302, 13-303, 13-304, 13-603, 13-701, 13-702, 13-
702.02, 13-801, 13-804, 13-811, 13-2313 and 13-2314.

9 **COUNT SIXTEEN: FRAUDULENT SCHEMES AND ARTIFICES, A Class 2 Felony**

10 On or about June 1, 2006, ANTHONY ZANDONATTI and ANDREW SILVERSTEIN,
11 acted pursuant to a scheme or artifice to defraud and knowingly obtained any benefit: loans, and/or
12 commissions, and/or cash, having a value of more than \$100,000.0 from Crestar Mortgage and/or
13 Suntrust Mortgage and/or Federal Home Loan Mortgage (Fannie Mae) regarding 5802 S. Herpa,
14 Tucson, Arizona, 85706 by means of false or fraudulent pretenses, representations, promises, or
material omissions, in violation of A.R.S. §§ 13-2310, 13-301, 13-302, 13-303, 13-304, 13-603,
13-701, 13-702, 13-702.02, 13-801, 13-804, 13-811, 13-2313 and 13-2314.

15 **COUNT SEVENTEEN: FRAUDULENT SCHEMES AND ARTIFICES, A Class 2 Felony**

16 On or about July 6, 2006, ANTHONY ZANDONATTI and ANDREW SILVERSTEIN,
17 acted pursuant to a scheme or artifice to defraud and knowingly obtained any benefit: loans, and/or
18 commissions, and/or cash, having a value of more than \$100,000.00 from American Mortgage
19 Network and/or Saxon Mortgage Services and/or Alan S Murdock P.C. regarding 3724 E. Felix,
20 Tucson, Arizona, 85706 by means of false or fraudulent pretenses, representations, promises, or
material omissions, in violation of A.R.S. §§ 13-2310, 13-301, 13-302, 13-303, 13-304, 13-603,
13-701, 13-702, 13-702.02, 13-801, 13-804, 13-811, 13-2313 and 13-2314.

21 **COUNT EIGHTEEN: FRAUDULENT SCHEMES AND ARTIFICES, A Class 2 Felony**

22 On or about April 7, 2006, ANTHONY ZANDONATTI and ANDREW SILVERSTEIN,
23 acted pursuant to a scheme or artifice to defraud and knowingly obtained any benefit: loans, and/or
24 commissions, and/or cash, having a value of more than \$100,000.00 from Pro 30 Funding and/or
25 EMC Mortgage and/or Citibank regarding 7141 W. Lost Bird Dr., Tucson, Arizona, 85743 by
26 means of false or fraudulent pretenses, representations, promises, or material omissions, in
27 violation of A.R.S. §§ 13-2310, 13-301, 13-302, 13-303, 13-304, 13-603, 13-701, 13-702, 13-
28 702.02, 13-801, 13-804, 13-811, 13-2313 and 13-2314.

1 **COUNT NINETEEN: FRAUDULENT SCHEMES AND ARTIFICES, A Class 2 Felony**

2 On or about June 21, 2006, ANTHONY ZANDONATTI and ANDREW SILVERSTEIN,
3 acted pursuant to a scheme or artifice to defraud and knowingly obtained any benefit: loans, and/or
4 commissions, and/or cash, having a value of more than \$100,000.00 from Sebring Capital Partners
5 and/or EMC Mortgage and/or Federal Home Loan Mortgage (Fannie Mae) regarding 1330 E. Lark
6 Way, Tucson, Arizona, 85706 by means of false or fraudulent pretenses, representations, promises,
7 or material omissions, in violation of A.R.S. §§ 13-2310, 13-301, 13-302, 13-303, 13-304, 13-603,
8 13-701, 13-702, 13-702.02, 13-801, 13-804, 13-811, 13-2313 and 13-2314.

9 **COUNT TWENTY: FRAUDULENT SCHEMES AND ARTIFICES, A Class 2 Felony**

10 On or about July 11, 2006, ANTHONY ZANDONATTI and ANDREW SILVERSTEIN,
11 acted pursuant to a scheme or artifice to defraud and knowingly obtained any benefit: loans, and/or
12 commissions, and/or cash, having a value of more than \$100,000.00 from Countrywide and/or
13 Federal Home Loan Mortgage (Fannie Mae) regarding 4109 E. Angel Spirit, Tucson, Arizona,
14 85705 by means of false or fraudulent pretenses, representations, promises, or material omissions,
15 in violation of A.R.S. §§ 13-2310, 13-301, 13-302, 13-303, 13-304, 13-603, 13-701, 13-702, 13-
16 702.02, 13-801, 13-804, 13-811, 13-2313 and 13-2314.

17 **COUNT TWENTY-ONE: FRAUDULENT SCHEMES AND ARTIFICES,
18 A Class 2 Felony**

19 On or about July 14, 2006, ANTHONY ZANDONATTI and ANDREW SILVERSTEIN,
20 acted pursuant to a scheme or artifice to defraud and knowingly obtained any benefit: loans, and/or
21 commissions, and/or cash, having a value of more than \$100,000.00 from First Franklin and/or US
22 Bank NA regarding 7363 S. Bolingbroke Ave., Tucson, Arizona, 85746 by means of false or
23 fraudulent pretenses, representations, promises, or material omissions, in violation of A.R.S. §§
24 13-2310, 13-301, 13-302, 13-303, 13-304, 13-603, 13-701, 13-702, 13-702.02, 13-801, 13-804, 13-
25 811, 13-2313 and 13-2314.

26 **COUNT TWENTY-TWO: FRAUDULENT SCHEMES AND ARTIFICES,
27 A Class 2 Felony**

28 On or about July 21, 2006, ANTHONY ZANDONATTI and ANDREW SILVERSTEIN,
acted pursuant to a scheme or artifice to defraud and knowingly obtained any benefit: loans, and/or
commissions, and/or cash, having a value of more than \$100,000.00 from Ownit Mortgage Loan
Trust and/or LaSalle Bank NA regarding 3745 E. Desert Wash Ct., Tucson, Arizona, 85706 by
means of false or fraudulent pretenses, representations, promises, or material omissions, in
violation of A.R.S. §§ 13-2310, 13-301, 13-302, 13-303, 13-304, 13-603, 13-701, 13-702, 13-
702.02, 13-801, 13-804, 13-811, 13-2313 and 13-2314.

**COUNT TWENTY-THREE: FRAUDULENT SCHEMES AND ARTIFICES,
A Class 2 Felony**

1 On or about November 30, 2006, ANTHONY ZANDONATTI and ANDREW
2 SILVERSTEIN, acted pursuant to a scheme or artifice to defraud and knowingly obtained any
3 benefit: loans, and/or commissions, and/or cash, having a value of more than \$100,000.00 from
4 Homecomings Financial Network and/or Deutsche Bank regarding 4264 E. Ocotillo Desert Tr.,
5 Tucson, Arizona, 85706 by means of false or fraudulent pretenses, representations, promises, or
6 material omissions, in violation of A.R.S. §§ 13-2310, 13-301, 13-302, 13-303, 13-304, 13-603,
7 13-701, 13-702, 13-702.02, 13-801, 13-804, 13-811, 13-2313 and 13-2314.

8 **COUNT TWENTY-FOUR: FRAUDULENT SCHEMES AND ARTIFICES,**
9 **A Class 2 Felony**

10 On or about November 30, 2006, ANTHONY ZANDONATTI and ANDREW
11 SILVERSTEIN, acted pursuant to a scheme or artifice to defraud and knowingly obtained any
12 benefit: loans, and/or commissions, and/or cash, having a value of more than \$100,000.00 from
13 Homecomings Financial Network and/or Deutsche Bank regarding 6658 S. Stratosphere Ln.,
14 Tucson, Arizona, 85746 by means of false or fraudulent pretenses, representations, promises, or
15 material omissions, in violation of A.R.S. §§ 13-2310, 13-301, 13-302, 13-303, 13-304, 13-603,
16 13-701, 13-702, 13-702.02, 13-801, 13-804, 13-811, 13-2313 and 13-2314.

17 **COUNT TWENTY-FIVE: FRAUDULENT SCHEMES AND ARTIFICES,**
18 **A Class 2 Felony**

19 On or about December 28, 2006, ANTHONY ZANDONATTI and ANDREW
20 SILVERSTEIN, acted pursuant to a scheme or artifice to defraud and knowingly obtained any
21 benefit: loans, and/or commissions, and/or cash, having a value of more than \$100,000.00 from
22 America's Wholesale Lender and/or Bank of New York regarding 12360 E. Barbary Coast Rd.,
23 Tucson, Arizona, 85749 by means of false or fraudulent pretenses, representations, promises, or
24 material omissions, in violation of A.R.S. §§ 13-2310, 13-301, 13-302, 13-303, 13-304, 13-603,
25 13-701, 13-702, 13-702.02, 13-801, 13-804, 13-811, 13-2313 and 13-2314.

26 **COUNT TWENTY-SIX: FRAUDULENT SCHEMES AND ARTIFICES,**
27 **A Class 2 Felony**

28 On or about September 23, 2005, ANTHONY ZANDONATTI and ANDREW
SILVERSTEIN, acted pursuant to a scheme or artifice to defraud and knowingly obtained any
benefit: loans, and/or commissions, and/or cash, having a value of more than \$100,000.00 from
Stonecreek Funding Corp and/or Bank of New York regarding 6450 S. Mayes Pl., Tucson,
Arizona, 85746 by means of false or fraudulent pretenses, representations, promises, or material
omissions, in violation of A.R.S. §§ 13-2310, 13-301, 13-302, 13-303, 13-304, 13-603, 13-701,
13-702, 13-702.02, 13-801, 13-804, 13-811, 13-2313 and 13-2314.

COUNT TWENTY-SEVEN: FRAUDULENT SCHEMES AND ARTIFICES,
A Class 2 Felony

1 A.R.S. §§ 13-2310, 13-301, 13-302, 13-303, 13-304, 13-603, 13-701, 13-702, 13-702.02, 13-801,
2 13-804, 13-811, 13-2313 and 13-2314.

3 **COUNT THIRTY-ONE: FRAUDULENT SCHEMES AND ARTIFICES,**
4 **A Class 2 Felony**

5 On or about March 2006 through May 2007, ANTHONY ZANDONATTI and ANDREW
6 SILVERSTEIN acted pursuant to a scheme or artifice to defraud and knowingly obtained any
7 benefit: contracts to rent, and/or contracts to buy, and/or monthly payments, and/or down-
8 payments, and/or contracts of maintenance, having a value of more than \$100,000.00 from Ida
9 Hans and Linda Weatherby and/or Rodney and Joda Moore pertaining to 1631 E. Camino Carreta,
10 Tucson, Arizona, 85714 by means of false or fraudulent pretenses, representations, promises, or
11 material omissions, in violation of A.R.S. §§ 13-2310, 13-2313, 13-2314, 13-301, 13-302, 13-303,
12 13-304, 13-603, 13-701, 13-702, 13-702.02, 13-703, 13-801, 13-804 and 13-811.

13 **COUNT THIRTY-TWO: FRAUDULENT SCHEMES AND ARTIFICES,**
14 **A Class 2 Felony**

15 Between August 2006 through August 2008, ANTHONY ZANDONATTI and ANDREW
16 SILVERSTEIN, acted pursuant to a scheme or artifice to defraud and knowingly obtained any
17 benefit: contracts to rent, and/or contracts to buy, and/or monthly payments, and/or down-
18 payments, and/or contracts of maintenance, having a value of more than \$100,000.00 from Maxx
19 Barnett and Deborah Keele and/or Alma Jeanette Durazo and Ivan Andres Vasquez pertaining to
20 3724 E. Felix Blvd, Tucson, AZ 85706 by means of false or fraudulent pretenses, representations,
21 promises, or material omissions, in violation of A.R.S. §§ 13-2310, 13-301, 13-302, 13-303, 13-
22 304, 13-603, 13-701, 13-702, 13-702.02, 13-801, 13-804, 13-811, 13-2313 and 13-2314.

23 **COUNT THIRTY-THREE: FRAUDULENT SCHEMES AND ARTIFICES,**
24 **A Class 2 Felony**

25 Between October 2006 and October 2008, ANTHONY ZANDONATTI and ANDREW
26 SILVERSTEIN acted pursuant to a scheme or artifice to defraud and knowingly obtained any
27 benefit: contracts to rent, and/or contracts to buy, and/or monthly payments, and/or down-
28 payments, and/or contracts of maintenance, having a value of more than \$100,000.00 from Jorge
Cruz and Crystal Torres and/or Irene and Raymond Kurtze and/or Jose Espinoza, pertaining to
3745 E. Desert Wash Ct., Tucson, AZ 85706 by means of false or fraudulent pretenses,
representations, promises, or material omissions, in violation of A.R.S. §§ 13-2310, 13-301, 13-
302, 13-303, 13-304, 13-603, 13-701, 13-702, 13-702.02, 13-801, 13-804, 13-811, 13-2313 and
13-2314.

COUNT THIRTY-FOUR: FRAUDULENT SCHEMES AND ARTIFICES,
A Class 2 Felony

Between March 2005 through August 2007, ANTHONY ZANDONATTI and ANDREW

1 SILVERSTEIN acted pursuant to a scheme or artifice to defraud and knowingly obtained any
2 benefit: cash, and/or rental contracts, and/or purchase contracts, and/or monthly payments, and/or
3 down-payments, having a value of more than \$100,000.00 from Jason and Josephine Whisler
4 and/or Linda and Randy Koolick, pertaining to 726 W. Harlan St., Tucson, Arizona, 85706 by
5 means of false or fraudulent pretenses, representations, promises, or material omissions, in
6 violation of A.R.S. §§ 13-2310, 13-2313, 13-2314, 13-301, 13-302, 13-303, 13-304, 13-603, 13-
7 701, 13-702, 13-702.02, 13-703, 13-801, 13-804 and 13-811.

8 **COUNT THIRTY-FIVE: FRAUDULENT SCHEMES AND ARTIFICES,**
9 **A Class 2 Felony**

10 Between March 2007 through December 2007, ANTHONY ZANDONATTI and
11 ANDREW SILVERSTEIN acted pursuant to a scheme or artifice to defraud and knowingly
12 obtained any benefit: cash, and/or rental contracts, and/or purchase contracts, and/or monthly
13 payments, and/or down-payments, having a value of more than \$100,000.00 from Geoff Tucker,
14 pertaining to 1607 W Blue Horizon St., Tucson, Arizona, 85704 by means of false or fraudulent
15 pretenses, representations, promises, or material omissions, in violation of A.R.S. §§ 13-2310, 13-
16 2313, 13-2314, 13-301, 13-302, 13-303, 13-304, 13-603, 13-701, 13-702, 13-702.02, 13-703, 13-
17 801, 13-804 and 13-811.

18 **COUNT THIRTY-SIX: FRAUDULENT SCHEMES AND ARTIFICES,**
19 **A Class 2 Felony**

20 Between May 2006 through May 2008, ANTHONY ZANDONATTI and ANDREW
21 SILVERSTEIN acted pursuant to a scheme or artifice to defraud and knowingly obtained any
22 benefit: cash, and/or rental contracts, and/or purchase contracts, and/or monthly payments, and/or
23 down-payments, having a value of more than \$100,000.00 from Ivette Sainz, pertaining to 3625
24 Drexel Manor Strav., Tucson, Arizona, 85706 by means of false or fraudulent pretenses,
25 representations, promises, or material omissions, in violation of A.R.S. §§ 13-2310, 13-2313, 13-
26 2314, 13-301, 13-302, 13-303, 13-304, 13-603, 13-701, 13-702, 13-702.02, 13-703, 13-801, 13-
27 804 and 13-811.

28 **COUNT THIRTY-SEVEN: FRAUDULENT SCHEMES AND ARTIFICES,**
A Class 2 Felony

Between July 2005 through February 2008, ANTHONY ZANDONATTI and ANDREW
SILVERSTEIN acted pursuant to a scheme or artifice to defraud and knowingly obtained any
benefit: cash, and/or rental contracts, and/or purchase contracts, and/or monthly payments, and/or
down-payments, having a value of more than \$100,000.00 from Shawna and Lawrence
Yarborough and/or Thomas Gilliam and/or Gaston and Talpa Rodriguez pertaining to 4660 W.
Gatehidge Ct., Tucson, Arizona, 85741 by means of false or fraudulent pretenses, representations,
promises, or material omissions, in violation of A.R.S. §§ 13-2310, 13-2313, 13-2314, 13-301, 13-
302, 13-303, 13-304, 13-603, 13-701, 13-702, 13-702.02, 13-703, 13-801, 13-804 and 13-811.

1 **COUNT THIRTY-EIGHT: FRAUDULENT SCHEMES AND ARTIFICES,**
2 **A Class 2 Felony**

3 Between June 2005 through June 2008, ANTHONY ZANDONATTI and ANDREW
4 SILVERSTEIN acted pursuant to a scheme or artifice to defraud and knowingly obtained any
5 benefit: cash, and/or rental contracts, and/or purchase contracts, and/or monthly payments, and/or
6 down-payments, having a value of more than \$100,000.00 from Paul and Rachel Rodriguez and/or
7 Corey Smith and/or Francisca Hearn pertaining to 3758 E. March Place, Tucson, Arizona, 85713
8 by means of false or fraudulent pretenses, representations, promises, or material omissions, in
9 violation of A.R.S. §§ 13-2310, 13-2313, 13-2314, 13-301, 13-302, 13-303, 13-304, 13-603, 13-
10 701, 13-702, 13-702.02, 13-703, 13-801, 13-804 and 13-811.

11 **COUNT THIRTY-NINE: FRAUDULENT SCHEMES AND ARTIFICES,**
12 **A Class 2 Felony**

13 Between April 2006 through August 2006, ANTHONY ZANDONATTI and ANDREW
14 SILVERSTEIN acted pursuant to a scheme or artifice to defraud and knowingly obtained any
15 benefit: cash, and/or rental contracts, and/or purchase contracts, and/or monthly payments, and/or
16 down-payments, having a value of more than \$100,000.00 from Cecilia Cardenas and/or
17 Mercedes Romero, pertaining to 2604 N. Splitwood Ave., Tucson, Arizona, 85745 by means of
18 false or fraudulent pretenses, representations, promises, or material omissions, in violation of
19 A.R.S. §§ 13-2310, 13-2313, 13-2314, 13-301, 13-302, 13-303, 13-304, 13-603, 13-701, 13-702,
20 13-702.02, 13-703, 13-801, 13-804 and 13-811.

21 **COUNT FORTY: FRAUDULENT SCHEMES AND ARTIFICES,**
22 **A Class 2 Felony**

23 Between March 2007 through December 2007, ANTHONY ZANDONATTI and
24 ANDREW SILVERSTEIN acted pursuant to a scheme or artifice to defraud and knowingly
25 obtained any benefit: cash, and/or rental contracts, and/or purchase contracts, and/or monthly
26 payments, and/or down-payments, having a value of more than \$100,000.00 from Jessie Diaz
27 and/or Jennifer Ballesteros, pertaining to 6270 S. Sun View Way, Tucson, Arizona, 85706 by
28 means of false or fraudulent pretenses, representations, promises, or material omissions, in
violation of A.R.S. §§ 13-2310, 13-2313, 13-2314, 13-301, 13-302, 13-303, 13-304, 13-603, 13-
701, 13-702, 13-702.02, 13-703, 13-801, 13-804 and 13-811.

COUNT FORTY-ONE: FRAUDULENT SCHEMES AND ARTIFICES,
A Class 2 Felony

Between May 2006 through March 2007, ANTHONY ZANDONATTI and ANDREW
SILVERSTEIN acted pursuant to a scheme or artifice to defraud and knowingly obtained any
benefit: cash, and/or rental contracts, and/or purchase contracts, and/or monthly payments, and/or
down-payments, having a value of more than \$100,000.00 from David Carillo and/or Elsa
Reynosa, pertaining to 5802 S. Herpa, Tucson, Arizona, 85706 by means of false or fraudulent

1 pretenses, representations, promises, or material omissions, in violation of A.R.S. §§ 13-2310, 13-
2 2313, 13-2314, 13-301, 13-302, 13-303, 13-304, 13-603, 13-701, 13-702, 13-702.02, 13-703, 13-
3 801, 13-804 and 13-811.

3 **COUNT FORTY-TWO: FRAUDULENT SCHEMES AND ARTIFICES,**
4 **A Class 2 Felony**

5 Between September 2006 through September 2007, ANTHONY ZANDONATTI and
6 ANDREW SILVERSTEIN acted pursuant to a scheme or artifice to defraud and knowingly
7 obtained any benefit: cash, and/or rental contracts, and/or purchase contracts, and/or monthly
8 payments, and/or down-payments, having a value of more than \$100,000.00 from Charla Tabb,
9 pertaining to 5236 S. Linnet Ave., Tucson, Arizona, 85706 by means of false or fraudulent
pretenses, representations, promises, or material omissions, in violation of A.R.S. §§ 13-2310, 13-
2313, 13-2314, 13-301, 13-302, 13-303, 13-304, 13-603, 13-701, 13-702, 13-702.02, 13-703, 13-
801, 13-804 and 13-811.

10 **COUNT FORTY-THREE: FRAUDULENT SCHEMES AND ARTIFICES,**
11 **A Class 2 Felony**

12 Between March 2006 through March 2007, ANTHONY ZANDONATTI and ANDREW
13 SILVERSTEIN acted pursuant to a scheme or artifice to defraud and knowingly obtained any
14 benefit: cash, and/or rental contracts, and/or purchase contracts, and/or monthly payments, and/or
15 down-payments, having a value of more than \$100,000.00 from Willie Vernon Caldwell,
16 pertaining to 7141 West Lost Bird, Tucson, Arizona, 85743 by means of false or fraudulent
pretenses, representations, promises, or material omissions, in violation of A.R.S. §§ 13-2310, 13-
2313, 13-2314, 13-301, 13-302, 13-303, 13-304, 13-603, 13-701, 13-702, 13-702.02, 13-703, 13-
801, 13-804 and 13-811.

17
18 **COUNT FORTY-FOUR: THEFT, A Class 2 Felony**

19 Between August 2004 and July 2008, ANTHONY ZANDONATTI and ANDREW
20 SILVERSTEIN committed theft by knowingly controlling property of another with the intent to
21 deprive the other person of such property and/or converting for an unauthorized term or use
22 services or property of another entrusted to the defendant or placed in the defendant's possession
23 for a limited, authorized term or use, to wit: down payments, and/or monthly payments, and/or
investor money, and/or commissions, totaling a value over \$100,000.00, in violation of A.R.S. §§
13-1802(A)(1-2), 13-301, 13-302, 13-303, 13-304, 13-603, 13-701, 13-702, 13-702.02, 13-801,
13-804, 13-811, 13-2313 and 13-2314.

24 **COUNT FORTY-FIVE: MONEY LAUNDERING, A Class 3 Felony**

25
26 Between August 2004 through July 2008, ANTHONY ZANDONATTI and ANDREW
27 SILVERSTEIN acquired or maintained an interest in, transacted, transferred, transported, received
28

1 or concealed the existence or nature of racketeering proceeds, knowing or having reason to know
2 that the money was the proceeds of an offense, in violation of A.R.S. §§ 13-2317 (B)(1), 13-2301,
13-301, 13-302, 13-303, 13-304, 13-701, 13-702, 13-702.01, 13-801, and 13-811.

3 **COUNT FORTY-SIX: ILLEGALLY CONDUCTING AN ENTERPRISE,**
4 **A Class 3 Felony**

5 A. Between August 2004 through July 2008, ANTHONY ZANDONATTI and
6 ANDREW SILVERSTEIN, defendants herein, employed by or associated with an enterprise, did
7 knowingly conduct such enterprise's affairs through racketeering or did knowingly participate
8 directly or indirectly in the conduct of the enterprise which they knew was being conducted through
9 racketeering.

10 B. The enterprise was a group of persons associated in fact, including but not limited to
11 ANTHONY ZANDONATTI and ANDREW SILVERSTEIN.

12 C. The racketeering included:

- 13 1) **FRADULANT SCHEMES AND ARTIFICES**, in violation of A.R.S. § 13-2310
- 14 2) **MONEY LAUNDERING**, in violation of A.R.S. § 13-2317; and
- 15 3) **THEFT**, in violation of A.R.S. § 13-1802.

16 including, but not limited to, the acts of racketeering described in Counts 1 through 45 of this
17 Indictment (which are incorporated herein by reference as if set forth in full), in violation of A.R.S.
18 §§ 13-2312(B), 13-2301, 13-2313, 13-2314, 13-2317, 13-301, 13-302, 13-303, 13-304, 13-604, 13-
19 3408, 13-3405, 13-701, 13-702, 13-702.02, 13-703, 13-801, 13-804, and 13-811.

20 **BARBARA LaWALL**
21 **PIMA COUNTY ATTORNEY**

22 By: _____
23 **MICHAEL JETTE**
24 *Assistant Attorney General*

25 By: _____
26 **FOREPERSON OF THE GRAND JURY**

27 **Dated** _____