IN THE UNITED STATES DISTRICT COURT FOR THE WESTERN DISTRICT OF MISSOURI WESTERN DIVISION

UNITED STATES OF AMERICA,) Plaintiff,) v.) RONALD E. BROWN, JR.,) Defendant.)

No. 08-000297-03-CR-W-FJG

PLEA AGREEMENT

Pursuant to Rule 11(c)(1)(B) of the Federal Rules of Criminal Procedure, the parties described below have entered into the following plea agreement:

1. <u>The Parties</u>. The parties to this agreement are the United States Attorney's Office for the Western District of Missouri (otherwise referred to as "the Government" or "the United States"), represented by John F. Wood, United States Attorney, and Linda Parker Marshall, Senior Litigation Counsel, and the defendant, Ronald E. Brown, Jr., ("the defendant"), represented by Jeffrey D. Morris.

The defendant understands and agrees that this plea agreement is only between him and the United States Attorney for the Western District of Missouri, and that it does not bind any other federal, state, or local prosecution authority or any other government agency, unless otherwise specified in this agreement.

2. <u>Defendant's Guilty Plea</u>. The defendant agrees to and hereby does plead guilty to Count One of the indictment charging him with a violation of 18 U.S.C. § 371, that is, conspiracy. [A copy of the indictment setting forth the charge in Count One is incorporated by reference.] By entering into this plea agreement, the defendant admits that he knowingly committed this and is in fact guilty of this offense. **3.** <u>Factual Basis for Guilty Plea</u>. The parties agree that the facts constituting the offense to which he is pleading guilty are as follows:

Beginning about February 2005 and continuing through about May 21, 2007, at Lee's Summit and Raymore, in the Western District of Missouri, and elsewhere, defendant Brown conspired with others including co-defendants Angela Clark, Jerome Howard, Stefan Guerra, and others including Jerry Emerick, to obtain money from mortgage lenders and title companies, and to retain the money obtained, by means of material false and fraudulent pretenses, representations and promises, and by the concealment of material facts, and in the execution of the scheme to commit the offenses of interstate transportation of funds obtained by fraud, in violation of 18 U.S.C. §§ 2314 and 2, and wire fraud, in violation of 18 U.S.C.§§ 1343 and 2.

As part of the scheme, the coconspirators:

a. agreed that new homes in Lee's Summit and Raymore, Missouri, could be sold at inflated prices in order to obtain loan proceeds in excess of the actual sales prices;

b. determined the actual sales prices wanted for the new homes;

c. agreed to structure the sales of the new homes in such a way that the buyers would receive money from the loan proceeds;

d. solicited potential buyers, representing that the buyers would receive from the loan proceeds the difference between the actual sales prices and the inflated prices, less closing costs;

e. agreed to purchase and obtain loans to purchase the new homes in excess of the actual sales prices to be paid to the seller, by material false and fraudulent representations and promises, and omissions of facts;

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f. prepared and caused to be prepared loan applications and supporting documentation, containing material false and fraudulent representations and omissions of fact, all for submission to mortgage lenders;

g. obtained and used fraudulent social security account numbers;

h. submitted and caused to be submitted the material false and fraudulent loan applications and supporting documentation to mortgage lenders;

i. created and caused to be created entities, and bank accounts in entity names, in order to receive loan proceeds;

j. prepared and submitted to title companies closing the loans, material false and fraudulent documentation, and made material false and fraudulent material representations, in order to receive funds from the loan proceeds;

k. caused mortgage lenders to approve the loan applications in reliance on the material false, fraudulent and misleading representations and omissions of facts contained in the mortgage loan applications and other documentation; and

1. obtained and attempted to obtain personal financial and other benefits as a result of the scheme.

Defendant Brown purchased three properties during and as part of the conspiracy, using a false social security account number he obtained from Jerome Howard, and in each instance Brown made material misrepresentations upon which the lenders relied in making the mortgage loans, which totaled \$1,339,700.00. From the purchase of these properties, unbeknownst to the lenders, Brown received a total of \$279,426.12.

4432 SW Admiral Byrd Drive, Lee's Summit, Missouri

1. In or about February 2005, defendant Howard agreed to provide to defendant BROWN, two false social security account numbers not issued to him for the price of \$10,000.00, for BROWN to use in obtaining loans to purchase properties; BROWN paid the \$10,000.00 for the two numbers by wiring the monies to Alpha/Omega Properties.

2. On or about June 22, 2005, Emerick instructed the real estate agent who then had the listing for 4432 SW Admiral Byrd Drive, Lee's Summit, Missouri, to increase the listed sales price from \$329,900.00 to \$421,400.00.

3. On or about June 26, 2005, defendant Clark met with defendant BROWN in order for BROWN to sign a real estate sales contract for the purchase of 4432 SW Admiral Byrd Drive, Lee's Summit, Missouri, for \$421,400.00.

4. On or about July 13, 2005, defendant BROWN caused to be submitted to Argent Mortgage, loan applications for loans totaling \$421,400.00 for the purchase of 4432 SW Admiral Byrd Drive, Lee's Summit, Missouri, in which he made false and fraudulent representations and omissions, including a false social security account number, a false address, false income and liability information, a false representation that he would occupy the property, false representations of the condition of the home, and false representations regarding the use of the proceeds.

5. On or about July 20, 2005, Emerick provided to the title company closing the loan an Assignment of Proceeds, instructing the title company to pay \$91,500.00 of the loan proceeds to Cap-One Risk Management, which was not reported to the lender.

6. On or about July 20, 2005, as part of the loan closing, defendant BROWN signed documents containing false and fraudulent representations and omissions, including

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a false social security account number, address, income, liabilities, occupancy of the property, condition of the home, and use of the proceeds.

7. On or about July 22, 2005, the title company closing the loans for the purchase of 4432 SW Admiral Byrd Drive, Lee's Summit, Missouri, issued a check in the amount of \$91,500.00 to Cap-One Risk Management.

8. On or about July 26, 2005, defendant Clark received a check in the amount of \$7,163.80 for her commission for the sale of 4432 SW Admiral Byrd Drive, Lee's Summit, Missouri.

933 SW Raintree Drive, Lee's Summit, Missouri

9. On or about June 22, 2005, Emerick instructed the real estate agent who then had the listing for 933 SW Raintree Drive, Lee's Summit, Missouri, to increase the listed sales price from \$355,900.00 to \$448,400.00.

10. On or about June 26, 2005, defendant Clark met with defendant BROWN in order for BROWN to sign a real estate sales contract for the purchase of 933 SW Raintree Drive, Lee's Summit, Missouri, for \$448,400.

11. On or before August 1, 2005, defendant BROWN caused to be submitted to Finance America loan applications for loans totaling \$448,400.00 for the purchase of 933 SW Raintree Drive, Lee's Summit, Missouri, in which he made false and fraudulent representations and omissions, including a false social security account number, a false address, false income and liability information, false representations of the condition of the home, and false representations regarding the use of the proceeds.

12. On or about August 4, 2005, Emerick caused to be provided to the title company closing the loan an invoice from Cap-One Risk Management for basement finishing and

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an Assignment of Proceeds, instructing the title company to pay \$77,187.50 of the loan proceeds to Cap-One Risk Management; this payment was not reported to the lender.

13. On or about August 4, 2005, as part of the loan closing, defendant BROWN signed documents containing false and fraudulent representations and omissions, including a false social security account number, address, income, liabilities, condition of the home, and use of the proceeds.

14. On or about August 4, 2005, the title company closing the loans for the purchase of 933 SW Raintree Drive, Lee's Summit, Missouri, issued a check in the amount of \$77,187.50 to Cap-One Risk Management.

15. On or about August 8, 2005, defendant Clark received a check in the amount of \$7,622.80 for her commission for the sale of 933 SW Raintree Drive, Lee's Summit, Missouri.

420 SE Hackamore Drive, Lee's Summit, Missouri

16. On or about June 22, 2005, Emerick instructed the real estate agent who then had the listing for 420 SE Hackamore Drive, Lee's Summit, Missouri, to increase the listed sales price from \$359,900.00 to \$469,900.00.

17. On or about June 26, 2005, defendant Clark met with defendant BROWN in order for BROWN to sign a real estate sales contract for the purchase of 420 SE Hackamore, Lee's Summit, Missouri, for \$469,900.00.

18. On or about August 25, 2005, defendants BROWN and Guerra submitted and caused to be submitted to ResMae Mortgage loan applications for loans totaling \$469,900.00 for the purchase of 420 SE Hackamore Drive, Lee's Summit, Missouri, in which they made false and fraudulent representations and omissions, including a false social security account

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number, a false address, false income and liability information, and a false representation that BROWN would occupy the property, and false representations of the condition of the home, and false representations regarding the use of proceeds.

19. On or about August 30, 2005, as part of the loan closing, defendant BROWN signed documents containing false and fraudulent representations and omissions, including a false social security account number, address, income, liabilities, occupancy of the property, condition of the home, and use of the proceeds.

20. On or about August 31, 2005, Emerick gave defendant BROWN a check for BROWN's purchase of 420 SE Hackamore Drive, Lee's Summit, Missouri, in the amount of \$110,738.62.00, payable to Cap-One, a company owned by defendant BROWN; the payment was not disclosed to the mortgage lender or to the title company.

21. On or about September 6, 2005, defendant BROWN deposited the check for \$110,738.62 into a bank account in the name of Cap-One Insurance and Risk Management, LLC.

22. On or about July 26, 2005, defendant Clark received a check in the amount of \$7,988.30 for her commission for the sale of 4432 SW Admiral Byrd Drive, Lee's Summit, Missouri.

4. <u>Use of Factual Admissions</u>. The defendant acknowledges, understands and agrees that the admissions contained in Paragraph 3 and other portions of this plea agreement will be used for the purpose of determining his guilt and advisory sentencing range under the United States Sentencing Guidelines ("U.S.S.G."), including the calculation of the defendant's offense level in accordance with U.S.S.G. § 1B1.3(a)(2). The defendant acknowledges, understands and agrees that the conduct charged in any dismissed counts of the indictment as well as all other uncharged related

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criminal activity may be considered as "relevant conduct" pursuant to U.S.S.G. § 1B1.3(a)(2) in calculating the offense level for the charges to which he is pleading guilty.

5. <u>Statutory Penalties</u>. The defendant understands that upon his plea of guilty to Count One of the indictment charging him with conspiracy, the maximum penalty the Court may impose is not more than five years of imprisonment, a \$250,000.00 fine, three years of supervised release, an order of restitution, and a \$100.00 mandatory special assessment which must be paid in full at the time of sentencing. The defendant further understands that this offense is a Class D felony.

6. <u>Sentencing Procedures</u>. The defendant acknowledges, understands and agrees to the following:

a. in determining the appropriate sentence, the Court will consult and consider the United States Sentencing Guidelines promulgated by the United States Sentencing Commission; these Guidelines, however, are advisory in nature, and the Court may impose a sentence either less than or greater than the defendant's applicable Guidelines range, unless the sentence imposed is "unreasonable";

b. the Court will determine the defendant's applicable Sentencing Guidelines range at the time of sentencing;

c. in addition to a sentence of imprisonment, the Court may impose a term of supervised release of up to three years; that the Court must impose a period of supervised release if a sentence of imprisonment of more than one year is imposed;

d. if the defendant violates a condition of his supervised release, the Court may revoke his supervised release and impose an additional period of imprisonment of up to three years without credit for time previously spent on supervised release. In addition to a new term of imprisonment, the Court also may impose a new period of supervised release, the length of which cannot exceed three years, less the term of imprisonment imposed upon revocation of the defendant's first supervised release;

e. the Court may impose any sentence authorized by law, including a sentence that is outside of, or departs from, the applicable Sentencing Guidelines range;

f. any sentence of imprisonment imposed by the Court will not allow for parole;

g. the Court must order restitution to be paid to victims of the offense to which he is pleading guilty, the conduct charged in any dismissed counts of the indictment, and all other uncharged related criminal activity;

h. the Court is not bound by any recommendation regarding the sentence to be imposed or by any calculation or estimation of the Sentencing Guidelines range offered by the parties or the United States Probation Office; and

i. the defendant may not withdraw his guilty plea solely because of the nature or length of the sentence imposed by the Court.

7. <u>Government's Agreements</u>. Based upon evidence in its possession at this time, the United States Attorney's Office for the Western District of Missouri, as part of this plea agreement, agrees not to bring any additional charges against defendant for any federal criminal offenses related to the conspiracy alleged in the indictment for which it has venue and which arose out of the defendant's conduct described above. Additionally, the United States Attorney for the Western District of Missouri agrees to dismiss Counts Two, Three, and Four at sentencing.

The defendant understands that this plea agreement does not foreclose any prosecution for an act of murder or attempted murder, an act or attempted act of physical or sexual violence against the person of another, or a conspiracy to commit any such acts of violence or any criminal activity of which the United States Attorney for the Western District of Missouri has no knowledge.

The defendant recognizes that the United States' agreement to forego prosecution of all of the criminal offenses with which the defendant might be charged is based solely on the promises made by the defendant in this agreement. If the defendant breaches this plea agreement, the United States retains the right to proceed with the original charges and any other criminal violations established by the evidence. The defendant expressly waives his right to challenge the initiation of the dismissed or additional charges against him if he breaches this agreement. The defendant expressly waives his right to assert a statute of limitations defense if the dismissed or additional charges are initiated against him following a breach of this agreement. The defendant further understands and agrees that if the Government elects to file additional charges against him following his breach of this plea agreement, he will not be allowed to withdraw his guilty plea.

8. Preparation of Presentence Report. The defendant understands the United States will provide to the Court and the United States Probation Office a government version of the offense conduct. This may include information concerning the background, character, and conduct of the defendant, including the entirety of his criminal activities. The defendant understands these disclosures are not limited to the count to which he has pleaded guilty. The United States may respond to comments made or positions taken by the defendant or the defendant's counsel and to correct any misstatements or inaccuracies. The United States further reserves its right to make any recommendations it deems appropriate regarding the disposition of this case, subject only to any limitations set forth in this plea agreement. The United States and the defendant expressly reserve the right to speak to the Court at the time of sentencing pursuant to Rule 32(i)(4) of the Federal Rules of Criminal Procedure.

9. <u>Withdrawal of Plea</u>. Either party reserves the right to withdraw from this plea agreement for any or no reason at any time prior to the entry of the defendant's plea of guilty and its formal acceptance by the Court. In the event of such withdrawal, the parties will be restored to their preplea agreement positions to the fullest extent possible. However, after the plea has been formally accepted by the Court, the defendant may withdraw his plea of guilty only if the Court rejects the plea agreement or if the defendant can show a fair and just reason for requesting the withdrawal. The defendant understands that if the Court accepts his plea of guilty and this plea agreement but subsequently imposes a sentence that is outside the defendant's applicable Sentencing Guidelines

range, or imposes a sentence that the defendant does not expect, like or agree with, he will not be

permitted to withdraw his plea of guilty.

10. <u>Agreed Guidelines Applications</u>. With respect to the application of the Sentencing

Guidelines to this case, the parties stipulate and agree as follows:

a. The Sentencing Guidelines do not bind the Court and are advisory in nature. The Court may impose a sentence that is either above or below the defendant's applicable Guidelines range, provided the sentence imposed is not "unreasonable."

b. The parties believe the applicable Guidelines Manual is the one that took effect on November 1, 2007, but agree that the determination is for the Court and the Probation Office.

c. The applicable Guidelines section for the offense of conviction is U.S.S.G. § 2B1.1, which provides for a base offense level of 6.

d. While the precise loss amount is as yet undetermined, the Government believes the amount of loss from the offenses of conviction and relevant conduct may be more than \$1,000,000.00 but not more than \$2,500,000.00. The defendant reserves the right to contest this amount of loss. If the total loss is more than \$1,000,000.00 but not more than \$2,500,000.00, there will be a sixteen-level increase in the offense level.

e. The Government believes that the offense, together with relevant conduct, involved more than ten victims, resulting in a two-level increase pursuant to \$ 2B1.1(b)(2)(A); the defendant reserves the right to contest this.

f. The Government believes that the offense involved the unauthorized use of a means of identification unlawfully to obtain another means of identification, resulting in a two-level increase pursuant to 2B1.1(b)(10)(C)(i); the defendant reserves the right to contest this.

g. The Government contends that the offense involved sophisticated means, resulting in a two-level increase pursuant to \$ 2B1.1(b)(9)(C); the defendant reserves the right to contest this.

h. The defendant has admitted his guilt and clearly accepted responsibility for his actions, and has assisted authorities in the investigation or prosecution of his own misconduct by timely notifying authorities of his intention to enter a plea of guilty, thereby permitting the Government to avoid preparing for trial and permitting the Government and the Court to allocate their resources efficiently. Therefore, he is entitled to a three-level reduction pursuant to § 3E1.1(b) of the Sentencing Guidelines. The Government, at the time of sentencing, will file a written motion with the Court to that effect, unless the defendant (1) fails to abide by all of the terms and conditions of this plea agreement and his pretrial release; or (2) attempts to withdraw his guilty plea, violates the law, or otherwise engages in conduct inconsistent with his acceptance of responsibility.

i. There is no agreement between the parties regarding the defendant's criminal history category. The parties agree that the Court will determine his applicable criminal history category after receipt of the presentence investigation report prepared by the United States Probation Office.

j. The defendant understands that the estimate of the parties with respect to the Guidelines computation set forth in the subsections of this paragraph does <u>not</u> bind the Court or the United States Probation Office with respect to the appropriate Guidelines levels. Additionally, the failure of the Court to accept these stipulations will not, as outlined in Paragraph 9 of this plea agreement, provide the defendant with a basis to withdraw his plea of guilty.

k. The United States agrees not to seek an upward departure from the Guidelines or a sentence outside the Guidelines range, and defendant agrees to not seek a downward departure from the Guidelines or a sentence outside the Guidelines range. The agreement by the parties to not seek a departure from the Guidelines is not binding upon the Court or the United States Probation Office and the Court may impose any sentence authorized by law, including any sentence outside the applicable Guidelines range that is not "unreasonable."

1. The defendant consents to judicial fact-finding by a preponderance of the evidence for all issues pertaining to the determination of the defendant's sentence, including the determination of any mandatory minimum sentence (including the facts that support any specific offense characteristic or other enhancement or adjustment), and any legally authorized increase above the normal statutory maximum. The defendant waives any right to a jury determination beyond a reasonable doubt of all facts used to determine and enhance the sentence imposed, and waives any right to have those facts alleged in the indictment. The defendant also agrees that the Court, in finding the facts relevant to the imposition of sentence, may consider any reliable information, including hearsay.

m. The defendant understands and agrees that the factual admissions contained in Paragraphs 3 and 4 of this plea agreement, and any admissions that he will make during his plea colloquy, support the imposition of the agreed Guidelines calculations contained in this agreement.

11. Effect of Non-Agreement on Guidelines Applications. The parties understand, acknowledge and agree that there are no agreements between the parties with respect to any Sentencing Guidelines issues other than those specifically listed in Paragraph 10, and its subsections. As to any other Guidelines issues, the parties are free to advocate their respective positions at the sentencing hearing.

12. <u>Change in Guidelines Prior to Sentencing</u>. The defendant agrees that if any applicable provision of the Guidelines changes after the execution of this plea agreement, then any request by defendant to be sentenced pursuant to the new Guidelines will make this plea agreement voidable by the United States at its option. If the Government exercises its option to void the plea agreement, the United States may charge, reinstate, or otherwise pursue any and all criminal charges that could have been brought but for this plea agreement.

13. <u>Government's Reservation of Rights</u>. The defendant understands that the United States expressly reserves the right in this case to:

a. oppose or take issue with any position advanced by defendant at the sentencing hearing which might be inconsistent with the provisions of this plea agreement;

b. comment on the evidence supporting the charges in the indictment;

c. oppose any arguments and requests for relief the defendant might advance on an appeal from the sentences imposed and that the United States remains free on appeal or collateral proceedings to defend the legality and propriety of the sentence actually imposed, even if the Court chooses not to follow any recommendation made by the United States; and

d. oppose any post-conviction motions for reduction of sentence, or other relief.

14. <u>Waiver of Constitutional Rights</u>. The defendant, by pleading guilty, acknowledges that

he has been advised of, understands, and knowingly and voluntarily waives the following rights:

a. the right to plead not guilty and to persist in a plea of not guilty;

b. the right to be presumed innocent until his guilt has been established beyond a reasonable doubt at trial;

c. the right to a jury trial, and at that trial, the right to the effective assistance of counsel;

d. the right to confront and cross-examine the witnesses who testify against him;

e. the right to compel or subpoena witnesses to appear on his behalf; and

f. the right to remain silent at trial, in which case his silence may not be used against him.

The defendant understands that by pleading guilty, he waives or gives up those rights and that there will be no trial. The defendant further understands that if he pleads guilty, the Court may ask him questions about the offense or offenses to which he pleaded guilty, and if the defendant answers those questions under oath and in the presence of counsel, his answers may later be used against him in a prosecution for perjury or making a false statement. The defendant also understands he has pleaded guilty to a felony offense and, as a result, will lose his right to possess a firearm or ammunition and might be deprived of other rights, such as the right to vote or register to vote, hold public office, or serve on a jury.

15. Waiver of Appellate and Post-Conviction Rights.

a. The defendant acknowledges, understands and agrees that by pleading guilty pursuant to this plea agreement he waives his right to appeal or collaterally attack a finding of guilt following the acceptance of this plea agreement.

b. The defendant expressly waives his right to appeal his sentence, directly or collaterally, on any ground except a sentence imposed in excess of the statutory maximum or an illegal sentence, that is, sentencing error more serious than a misapplication of the Sentencing Guidelines, an abuse of discretion, or the imposition of an unreasonable sentence. However, if the United States exercises its right to appeal the sentence imposed as authorized by 18 U.S.C. § 3742(b), the defendant is released from this waiver and may, as part of the Government's appeal, cross-appeal

his sentence as authorized by 18 U.S.C. § 3742(a) with respect to any issues that have not been stipulated to or agreed upon in this agreement.

16. <u>Waiver of FOIA Request</u>. The defendant waives all of his rights, whether asserted directly or by a representative, to request or receive from any department or agency of the United States any records pertaining to the investigation or prosecution of this case including, without limitation, any records that may be sought under the Freedom of Information Act, 5 U.S.C. § 552, or the Privacy Act of 1974, 5 U.S.C. § 552a.

17. <u>Waiver of Claim for Attorney's Fees</u>. The defendant waives all of his claims under the Hyde Amendment, 18 U.S.C. § 3006A, for attorney's fees and other litigation expenses arising out of the investigation or prosecution of this matter.

18. <u>Defendant's Agreement to Destruction of Biological Evidence</u>. In accordance with 18 U.S.C. § 3600A(c)(2), the defendant knowingly and voluntarily waives his right to request DNA testing of any biological evidence which may have been obtained or seized by law enforcement in his case. Defendant agrees that all biological evidence which may have been obtained or seized may be destroyed by law enforcement authorities.

19. Defendant's Breach of Plea Agreement. If the defendant commits any crimes, violates any conditions of release, or violates any term of this plea agreement between the signing of this plea agreement and the date of sentencing, or fails to appear for sentencing, or if the defendant provides information to the Probation Office or the Court that is intentionally misleading, incomplete, or untruthful, or otherwise breaches this plea agreement, the United States will be released from its obligations under this agreement. The defendant, however, will remain bound by the terms of the agreement, and will not be allowed to withdraw his plea of guilty.

The defendant also understands and agrees that in the event he violates this plea agreement, all statements made by him to law enforcement agents subsequent to the execution of this plea agreement, any testimony given by him before a grand jury or any tribunal or any leads from such statements or testimony shall be admissible against him in any and all criminal proceedings. The defendant waives any rights that he might assert under the United States Constitution, any statute, Rule 11(f) of the Federal Rules of Criminal Procedure, Rule 410 of the Federal Rules of Evidence, or any other federal rule that pertains to the admissibility of any statements made by him subsequent to this plea agreement.

20. <u>Defendant's Representations</u>. The defendant acknowledges that he has entered into this plea agreement freely and voluntarily after receiving the effective assistance, advice and approval of counsel. The defendant acknowledges that he is satisfied with the assistance of counsel, and that counsel has fully advised him of his rights and obligations in connection with this plea agreement. The defendant further acknowledges that no threats or promises, other than the promises contained in this plea agreement, have been made by the United States, the Court, his attorneys or any other party to induce him to enter his plea of guilty.

21. <u>No Undisclosed Terms</u>. The United States and defendant acknowledge and agree that the above-stated terms and conditions, together with any written supplemental agreement that might be presented to the Court in camera, constitute the entire plea agreement between the parties, and that any other terms and conditions not expressly set forth in this agreement or any written supplemental agreement do not constitute any part of the parties' agreement and will not be enforceable against either party.

22. <u>Standard of Interpretation</u>. The parties agree that, unless the constitutional implications inherent in plea agreements require otherwise, this plea agreement should be interpreted

according to general contract principles and the words employed are to be given their normal and ordinary meanings. The parties further agree that, in interpreting this agreement, any drafting errors or ambiguities are not to be automatically construed against either party, whether or not that party was involved in drafting or modifying this agreement.

> John F. Wood United States Attorney

Dated: 01/08/09

/s/ Linda Parker Marshall Linda Parker Marshall Senior Litigation Counsel

I have consulted with my attorney and fully understand all of my rights with respect to the offenses charged in the indictment. Further, I have consulted with my attorney and fully understand my rights with respect to the provisions of the Sentencing Guidelines. I have read this plea agreement and carefully reviewed every part of it with my attorney. I understand this plea agreement and I voluntarily agree to it.

Dated: 01/08/09

<u>/s/ Ronald E. Brown, Jr.</u> Ronald E. Brown, Jr. Defendant

I am defendant Ronald E. Brown, Jr.'s attorney. I have fully explained to him his rights with respect to the offenses charged in the indictment. Further, I have reviewed with him the provisions of the Sentencing Guidelines which might apply in this case. I have carefully reviewed every part of this plea agreement with him. To my knowledge, Mr. Brown's decision to enter into this plea agreement is an informed and voluntary one.

Dated: 01/08/09

<u>/s/ Jeffrey D. Morris</u> Jeffrey D. Morris Attorney for Defendant

LPM:tdv