

On April 25th 2006 Marcia Smith send email to Mike Creel

**From: Marcia Smith <mls486@yahoo.com>
To: Michael Creel <mwcreeel@hotmail.com>
Subject: RE: FYI: Deeds still open on house
Date: Tue, 25 Apr 2006 17:26:44-0700(PDT)**

If you have a few minutes – drive by the “avenue of foreclosures” ...check out MR. J’s house. focus on the "camera" area. Let me know what you think. (Yes I left all of the fence – hollow plastic I might add – doors open!)

I got a few more pieces of mail, I just take what I want – I got his bank Statement-I thought that might be interesting. Send me your address – I will mail you some of these letters.

I meant to check Mr. Js ADT bill to see if he is paying it. If not – and his contract is terminated I would LOVE to bust in there – I want some of the paperwork back, I gave him-

Prior to calling in “Tip” Marcia Smith and Mike Creel discuss “Home security system camera”

“I would love to bust in there”

SOUNDS LIKE PLANNING A CRIME THAT INCLUDED REPORTING FALSE CRIME?

On April 30th Marcia Smith sends letter to Mike Creel

From: Marcia Smith <mls486@yahoo.com>
To: Michael Creel <mwcreel@hotmail.com>
Subject: RE: FYI still open on house
Date: Sun, 30 Apr 2006 13:50:19-0700 (PDT)

I went through Julian's mail he has a \$780 cell phone bill – and he does have ADT- they haven't seen money for 2 months. I know he was in Sacramento –

The above are actual email conversations between Marcia Smith and Michael Creel, within one week of these conversations, Marcia Smith and Michael Creel contacted DFI to report alleged real estate and financial crimes accusing Julian James committing. (He eventually was NEVER convicted of the allegations)

"Tip" was reported on April 28th, 2006. One week later on May 5th, Marcia Smith met with investigators giving statement of alleged crimes committed by Mr. James.

Between May 1st 2006, and September 30th, 2006 Mr. James homes and vehicles were burglarized at least 5 times. Over \$50,000 worth of items and jewelry was stolen and another \$20,000 in cash was stolen.

Bellevue Police came to take statement on 2 separate occasion and started 2 separate police reports. Case numbers 06-10580 and 06-11591.

MARCIA SMITH CALLS IN "TIP" 2 DAYS AFTER SENDING EMAIL TO MIKE CREEL ABOUT BREAKING IN HOME. SHE CONTINUE TO DISCUSS BURGLARY ON APRIL 30TH AFTER CALLING IN "TIP" on April 28, 2006

B. Julian Cauvin Investigation

On 4/28/06, DFI received a tip from a loan processor named Marcia Smith (Smith). Smith was a loan processor who worked for Solutions Funding Group, Inc. (SFG) a mortgage broker licensed to do business in Washington State at 6100 Southcenter Blvd. Ste. 250, Tukwila, WA 98118 and 12600 SE 38th St. Ste 255, Bellevue, WA 98006. The designated broker, according to DFI files, is Amir Pazooki (Pazooki). Smith's email was lengthy and explained the fraud scheme in detail.

On 5/5/06, I interviewed Smith regarding the email she submitted to DFI and Smith confirmed the accuracy of the email and signed an 11 page sworn statement regarding the scheme. Smith stated that she was a loan processor for a SFG loan officer named Yves Julian Cauvin (Cauvin), who induced Smith to assemble fraudulent loan applications in support of a real estate flipping scam. Smith estimated she processed 15 such loans for Cauvin. Smith said