

SUPREME COURT OF THE STATE OF NEW YORK
COUNTY OF NEW YORK

THE PEOPLE OF THE STATE OF NEW YORK

-against-

JOSEPH MAKHANI,

Defendant.

INDICTMENT
Ind. No.: 01420-2021

COUNT ONE

THE GRAND JURY OF THE COUNTY OF NEW YORK, by this indictment, accuses the defendant, Joseph Makhani, of the crime of **CRIMINAL POSSESSION OF STOLEN PROPERTY IN THE FIRST DEGREE**, in violation of Penal Law § 165.54, committed as follows:

The defendant, in the County of New York and elsewhere in the State of New York, from between on or about November 21, 2012 through June 28, 2021, knowingly possessed stolen property, to wit, 107 West 118th Street, New York, New York 10026, with intent to benefit himself or a person other than an owner thereof or to impede the recovery by an owner, which value of the property exceeds \$1,000,000.

COUNT TWO

AND THE GRAND JURY OF THE COUNTY OF NEW YORK, by this indictment, accuses the defendant, Joseph Makhani, of the crime of **CRIMINAL POSSESSION OF STOLEN PROPERTY IN THE SECOND DEGREE**, in violation of Penal Law § 165.52, committed as follows:

The defendant, in the County of New York and elsewhere in the State of New York, from between on or about September 13, 2012 through December 10, 2018, knowingly possessed stolen property, to wit, 135 West 131st Street, New York, NY 10027, with intent to benefit himself or a person other than an owner thereof or to impede the recovery by an owner, which value of the property exceeded \$50,000.

COUNT THREE

AND THE GRAND JURY OF THE COUNTY OF NEW YORK, by this indictment, accuses the defendant, Joseph Makhani, of the crime of **RESIDENTIAL MORTGAGE FRAUD IN THE FIRST DEGREE**, in violation of Penal Law § 187.25, committed as follows:

The defendant, in the County of New York and elsewhere in the State of New York, on or about January 30, 2017, knowingly and with intent to defraud, presented, caused to be presented, and prepared with knowledge and belief that it would be used in soliciting an applicant for, applying for, underwriting, and closing a residential mortgage loan, or filing with a county clerk of any county in the state arising out of and related to the closing of a residential mortgage loan, a written statement which contained materially false information concerning a fact material thereto; and concealed, for the purpose of misleading, information concerning a fact material thereto, and thereby received proceeds or any other funds in the aggregate in excess of one million dollars.

COUNT FOUR

AND THE GRAND JURY OF THE COUNTY OF NEW YORK, by this indictment, accuses the defendant, Joseph Makhani, of the crime of **RESIDENTIAL MORTGAGE FRAUD IN THE SECOND DEGREE**, in violation of Penal Law § 187.20, committed as follows:

The defendant, in the County of New York and elsewhere in the State of New York, from between on or about January 8, 2015 through May 20, 2015, knowingly and with intent to defraud, presented, caused to be presented, and prepared with knowledge and belief that it would be used in soliciting an applicant for, applying for, underwriting, and closing a residential mortgage loan, or filing with a county clerk of any county in the state arising out of and related to the closing of a residential mortgage loan, a written statement which contained materially false information concerning a fact material thereto; and concealed, for the purpose of misleading, information concerning a fact material thereto, and thereby received proceeds or any other funds in the aggregate in excess of fifty thousand dollars.

COUNT FIVE

AND THE GRAND JURY OF THE COUNTY OF NEW YORK, by this indictment, accuses the defendant, Joseph Makhani, of the crime of **FALSIFYING BUSINESS RECORDS IN THE FIRST DEGREE**, in violation of Penal Law § 175.10, committed as follows:

The defendant, in the County of New York and elsewhere in the State of New York, on or about January 30, 2017, made and caused a false entry in the business records of an enterprise, to wit, a Gap Mortgage and defendant's intent to defraud included an intent to commit another crime and to aid and conceal the commission thereof.

COUNT SIX

AND THE GRAND JURY OF THE COUNTY OF NEW YORK, by this indictment, accuses the defendant, Joseph Makhani, of the crime of **FALSIFYING BUSINESS RECORDS IN THE FIRST DEGREE**, in violation of Penal Law § 175.10, committed as follows:

The defendant, in the County of New York and elsewhere in the State of New York, on or about January 30, 2017, made and caused a false entry in the business records of an enterprise, to wit, a Consolidation, Modification and Extension Agreement, and defendant's intent to defraud included an intent to commit another crime and to aid and conceal the commission thereof

COUNT SEVEN

AND THE GRAND JURY AFORESAID, by this indictment, accuses the defendant, Joseph Makhani, of the crime of **SCHEME TO DEFRAUD IN THE FIRST DEGREE**, in violation of Penal Law § 190.65(1)(b), committed as follows:

The defendant, in the County of New York and elsewhere in the State of New York, from between on or about August 7, 2012 through June 28, 2021, engaged in a scheme constituting a systematic ongoing course of conduct with intent to defraud more than one person or to obtain property from more than one person by false or fraudulent pretenses, representations or promises, and so obtained property with a value in excess of one thousand dollars from one or more such persons.

Letitia James

New York State Attorney General

Filed:

N/A

Joseph Makhani

Grand Jury:
Case No.:

THE PEOPLE OF THE STATE OF NEW YORK

-against-

JOSEPH MAKHANI,

Defendant.

INDICTMENT

CRIMINAL POSSESSION OF STOLEN PROPERTY IN THE FIRST DEGREE, P.L. § 165.54 (ONE COUNT)
CRIMINAL POSSESSION OF STOLEN PROPERTY IN THE SECOND DEGREE, P.L. § 165.52 (ONE COUNT)
RESIDENTIAL MORTGAGE FRAUD IN THE FIRST DEGREE, P.L. § 187.25 (ONE COUNT)
RESIDENTIAL MORTGAGE FRAUD IN THE SECOND DEGREE, P.L. § 187.20 (ONE COUNT)
FALSIFYING BUSINESS RECORDS IN THE FIRST DEGREE, P.L. § 175.10 (TWO COUNTS)
SCHEME TO DEFRAUD IN THE FIRST DEGREE, P.L. § 190.65(1)(b) (ONE COUNT)

LETITIA JAMES
Attorney General of the State of New York

A True Bill

Foreperson

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ADJOURNED TO PART _____ ON _____