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Reference

Institution

Name	Washington Mutual Bank
Address	1301 Second Ave, WMC 1205
City	Seattle
State	Washington
Zip Code	98101-
Federal Regulator	E
EIN	680172274
Transmitter Control Code	S1444WAB

Primary Branch

Branch Code	1404
Address	257 SOSCOL AVE
City	NAPA
State	California (US)
Zip Code	94559-4007
Country	United States
Closed Date (empty = not closed)	
Comments	
Branch Contact	
Title	Compliance Officer
Name	Desiree E Fosnaugh
Phone Number	209-4607171
Agency	

Contributing Branch

Branch Code	1538
Address	699 TRANCAS ST
City	NAPA
State	California (US)
Zip Code	94558-3084
Country	United States
Closed Date (empty = not closed)	
Comments	
Branch Contact	
Title	Compliance Officer
Name	Desiree E Fosnaugh
Phone Number	209-4607171
Agency	

Suspect Information

Suspect

Name	HOEGEL/KRIST/M
Address	3432 VALLE VERDE DR

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02/25/2009

City Napa
State California (US)
Zip Code 94558-2415
Country United States
Identification (SSN/TIN/EIN) ██████████
Date of Birth ██████████
Phone Number - Home 707-2650137
Phone Number - Work 707-2497917
Occupation/Type of Business Identification Unknown
Type A
Number A5808127
Issuing Authority CA

Relationship G
Affiliation no
Confession Indicator no

Suspect

Name UT OF S LLC
Address 3432 VALLE VERDE DR
City Napa
State California (US)
Zip Code 94558-2415
Country United States
Identification (SSN/TIN/EIN) 201332164
Date of Birth -
Phone Number - Home -
Phone Number - Work 888-5650137
Occupation/Type of Business Identification Unknown
Type G
Number -
Issuing Authority -

Relationship G
Affiliation no
Confession Indicator no

Suspect

Name STERLING IS LLC
Address 3432 VALLE VERDE DR
City Napa
State California (US)
Zip Code 94558-2415
Country United States
Identification (SSN/TIN/EIN) 201332176
Date of Birth -
Phone Number - Home -
Phone Number - Work 888-5650137
Occupation/Type of Business Identification Unknown
Type G
Number -
Issuing Authority -

Relationship G
Affiliation no

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Confession Indicator no

Suspect

Name WISE/WILLIAM/J
 Address 3432 VALLE VERDE DR
 City Napa
 State California (US)
 Zip Code 94558-2415
 Country United States
 Identification (SSN/TIN/EIN) [REDACTED]
 Date of Birth [REDACTED]
 Phone Number - Home 707-2650137
 Phone Number - Work 888-5650137
 Occupation/Type of Business Unknown
 Identification Type A
 Number 27032422
 Issuing Authority NC
 Relationship G
 Affiliation no
 Confession Indicator no

Suspicious Activity Information

Violation Date Range 20080530 to 20081008
 Violation Amount 15101908
 Violation Type A
 Violation Type (Other)
 Amount of Loss
 Amount of Recovery
 Material Impact Indicator no
 Bonding Company Notified no
 Prepared Date
 Advised Law Agencies
 Other Law Agencies
 Agency 1 Contact Name
 Agency 1 Phone Number -
 Agency 2 Contact Name
 Agency 2 Phone Number -

Accounts involved in suspicious activity

Account Id	Name	Number	Closed	Comments
00002DDA0000000009800003949648	UT OF S, LLC	00000000009800003949648	no	
00002DDA0000000009800003949656	STERLING IS, LLC	00000000009800003949656	no	

Transactions involved

User Entered Comments

Transaction Id Account Narrative Amount Date Type Balance

User entered narrative text

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As of September 25, 2008, Washington Mutual Bank (WaMu) was acquired by JP Morgan Chase and no longer exists as a legal entity. At the moment, however, it continues to do business under the WaMu name. Its primary federal regulator is now the OCC; it is no longer regulated by the OTS. Washington Mutual alert #1578906 was initiated by an internal monitoring system that detailed suspicious deposit and outgoing domestic and international wire activity in alerted account 009800003949656. This account is in the name of Stirling IS, LLC. This investigation reviewed four additional accounts associated with the alerted account for the period of 5/30/08 to 10/8/08. The review found suspicious cash withdrawals in related account 009800003949648. Also noted was a rapid movement of funds in and out of the alerted account that is associated with a business that appears to not exist. (REDACTED)

Alerted account 009800003949656 is a Business Corp/Joint Ventures account that was opened 7/8/04 at branch #949 which is located at 4724 W. Sahara Ave., Ste 2, Las Vegas, NV 89102. This account was opened in the name of Stirling IS, LLC, EIN 20-1332176, 3432 Valle Verde Dr., Napa, Ca. 94558. The joint signers on this account are William J. Wise (REDACTED) of 3432 Valle Verde Dr., Napa, Ca. 94558 and Kristi M. Hoegel (REDACTED) who listed the same address. She listed her employer as U T of S, LLC. A Google search for William Wise, Kristi Hoegel and Stirling IS, LLC did not reveal any results. A LexisNexis Search for William Wise shows an address of 3704 Camp Mangum Wynd, Raleigh, NC 27612. There is no former address listed for our customer Wise that lists a California address as is listed in the bank records. Our customer Wise lists himself as the owner of the aforementioned U T of S, LLC which will be discussed later in this report. He also lists employment in companies named LP Investments, Millennium Financial Group, Inc., Millennium Bank, Millennium Administrative Services, Chase Mutual and Sterling Investments. A LexisNexis search for our customer Kristi Hoegel does list the previous address of 3432 Valle Verde Dr., Napa, Ca.. It also lists an AKA of Kristi Christopher and lists a number of Napa county addresses. She is listed as the Manager of Sterling IS, LLC, and as the Managing Member of U T of S, LLC. Under Known Associates there was no mention of William Wise. A Google search for Sterling IS, LLC did not reveal any results. A search for this company was also conducted in Manta, LexisNexis and the Calif. Secretary of States files and no listing could be found. A search was conducted for the FEIN number listed to the company and results could be found. It remains unknown if this company actually exists outside of the Washington Mutual bank account that it is listed under. A Google Search for U T of S, LLC revealed a listing for United Trust of Switzerland, SA. Some information for this company was found at the website for the Millennium Bank. It remains unknown if there is a relationship between United Trust of Switzerland, SA and the U T of S, LLC which is listed with Washington Mutual. It should be noted that the Washington Mutual checks utilized for related account 009800003949648 list U T of S, LLC and nothing more. Alerted account 009800003949656 was reviewed for the period of 5/30/08 to 10/8/08. The activity in this account is made up of large deposits followed by check withdrawals. The following is a sample of the suspicious wire transfers into and out of alerted account 009800003949656: On 6/2/08, two incoming wires for \$12,000 and \$20,000; On 6/18/08 an outgoing wire for \$252,780; On 6/19/08 an incoming wire for \$500,000; On 6/24/08 an incoming wire for \$50,000; On 6/26/08 an outgoing wire for \$840,040; On 7/14/08 an outgoing wire for \$700,000; On 7/17/08 an outgoing wire for \$800,000; On 9/26/08 an incoming wire for \$335,195; On 9/29/08 an outgoing wire for \$924,015; Total: \$4,434,030.00 Related account 009800003949648 is a Business Corp/Joint Ventures account that was opened 7/8/04 at branch #949 whose location is previously listed. This account is listed in the name of UT of S, LLC, FEIN 20-1332164, of 3432 Valle Verde Dr., Napa, Ca. 94558. The joint signers on this account are the aforementioned William Wise and Kristi Hoegel whose contact and identity information is previously listed. The Google and other search information on this company has been previously described in this report. Funding for this account comes from individual checks written to UT of S. It should be noted that little is known about the United Trust of Switzerland, SA and what their association is with UT of S, LLC that is located here in the United States. In addition, while the source of the funds may be known, the intended purpose is not. Nor is the legitimacy of the company known. In addition to the check activity in related account 009800003949648 there were numerous incoming and outgoing wires. The originating name on many of these transfers is U T of S, LLC and as previously stated, no information could be located regarding this company or its relationship to United Trust of Switzerland, SA. The following is a sample of suspicious wire transfers in and out of related account 009800003949648: On 5/30/08 an incoming wire for \$5,000,000; On 6/2/08 an outgoing wire for \$150,000; On 6/3/08 an outgoing wire for \$20,000; On 6/10/08 an outgoing wire for \$1,977,021.84; On 6/10/08 an outgoing wire for \$1,977,021.84; On 6/10/08 an incoming wire for \$30,000; On 6/10/08 an outgoing wire for \$30,000; On 6/26/08 an outgoing wire \$20,000; On 6/26/08 an outgoing wire for \$100,000; On 7/10/08 an incoming wire for \$500,000; On 7/17/08 an outgoing wire for \$1,822,483.30; On 7/24/08 an incoming wire for \$1,000,000; On 10/8/08 an outgoing wire for \$8,373.76; Total: \$10,657,878.90 Alerted account 009800003949648 had cash activity of a suspicious nature. On 6/2/08 cash withdrawals were made from this account in the amounts of \$8,000 at FC#1404 which is located at 257 Soscol Ave, Napa, Ca. 94559 and \$2,000 at FC#1538 which is located at 699 Trancas St., Napa, Ca. 94558. The fact that this cash transaction takes place on the same day, approaches the federal CTR reporting threshold and are transacted at two different locations makes it suspicious. Related account 04410000474300 was examined during the scope of this investigation. This account is a Personal/Individual checking account that was opened on 3/26/07 at FC#1404 whose location is previously listed. This account is in the name of our aforementioned customer Kristi Hoegel and she is the sole signer on this account. This account appears to be funded by checks from U T of S, LLC and the withdrawal activity appears to be check withdrawals, Automated Clearing House and ATM withdrawals as well as point of sale purchases at various retail locations. The only suspicious activity noted in this account is the fact that the source of the funding comes from U T of S, LLC which, as previously stated, is a company that little is known about as is its relationship to United Trust of Switzerland, SA. There have been no CTRs filed for any of the customers listed in this report. Related accounts 031700002449643 and 01800000705064 were examined and no suspicious activity was noted. OFAC searches were conducted on William Wise and Kristi Hoegel and no negative information was found. This investigation reviewed the alerted account as well as four other related accounts for the period of 5/30/08 to 10/8/08. This examination found suspicious wire activity in the alerted account as well as related account 009800003949648. There was also suspicious cash withdrawal activity in account 009800003949648. The total suspicious cash activity was \$10,000. The total suspicious wire activity was \$15,091,908.90. The total suspicious amount for this scope period will be \$15,101,908.90. This suspicious activity occurred from the beginning of the scope period to the end, so the violation period will be the same as the scope period which is 5/30/08 to 10/8/08. The banks financial intelligence unit in Stockton, Ca. maintains all records regarding this investigation.

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