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Attorney General Jon Bruning

# NEWS RELEASE

FOR IMMEDIATE RELEASE  
July 27, 2007, 3:50 pm CDT

Contact: Holley Hatt  
402.471.2067

## Franklin Police Officer Charged With Sexual Abuse of Inmate

(Lincoln, NE) Attorney General Jon Bruning today filed charges against Franklin Police Officer Matthew Bower, 25, for sexual abuse of an inmate, terroristic threats, bribery, trespassing and official misconduct.

“No one is above the law, especially not those who are supposed to enforce it,” Bruning said. “Mr. Bower abused his power by taking advantage of a woman who was in a vulnerable situation. Now he’ll answer for his actions in court.”

The state’s complaint alleges that Bower removed an inmate from the Franklin County Jail on numerous occasions between March 29 and July 10, 2006. During some of those encounters, he engaged in illicit activities with the inmate. It is also alleged that Bower unlawfully threatened a Franklin County citizen and broke into the home of a Franklin County resident.

Bower has been employed by the Franklin Police Department since November 2003.

The arraignment is scheduled for July 30, at 9 a.m. in Franklin County Court. Assistant Attorney General Corey O’Brien is handling the case.

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*An audio clip about the charges is posted on the Attorney General’s web site at [www.ago.state.ne.us](http://www.ago.state.ne.us).*



Attorney General Jon Bruning

# NEWS RELEASE

FOR IMMEDIATE RELEASE  
July 18, 2007, 4:15 pm CDT

Contact: Holley Hatt  
402.471.2067

## **Former City Clerk Ordered to Pay \$14,000 Back to City of Clarkson**

(Lincoln, NE) Attorney General Jon Bruning today announced former Clarkson City Clerk Lorraine Smith, 56, was sentenced by the Colfax County District Court to five years of supervised probation for stealing from the city. As a condition of her probation, she was ordered to pay \$14,375.83 in restitution to the City of Clarkson.

“It’s hard enough for a small town to provide quality government services without someone sneaking money out the back door,” Bruning said. “Today’s sentence makes it clear that no government official is above accountability.”

As part of her probation, Smith is required to take courses in money management and appropriate decisions, establish a personal monthly budget, and allow her probation officer to monitor her banking and credit card accounts.

According to internal city and Nebraska State Patrol investigations, the city reimbursed Smith’s personal health insurance premiums as a part of her employment benefits package. Between October 2003 and August 2005, even though her insurance rates had dropped, she continued over-billing the city and collecting premium reimbursements at higher rates. By 2005, she was collecting up to \$840.65 per month above her actual insurance costs. In August 2005, the 13-year city employee was terminated as city clerk. In May, she pleaded guilty to one felony charge of theft by unlawful taking.

Under Nebraska law, when over \$1,500 is stolen, theft by unlawful taking is a class III felony. Assistant Attorney General Jeff Gaertig handled the case.

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Attorney General Jon Bruning

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# MEDIA ADVISORY

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FOR IMMEDIATE RELEASE  
July 17, 2007, 2:30pm CDT

Contact: Holley Hatt  
402.471.2067

## \*\*\*MEDIA ADVISORY\*\*\*

**Attorney General Bruning to Hold Media  
Availability Regarding Richard Thompson  
at 3:30 p.m. CDT at the Nebraska State Capitol  
TODAY, TUESDAY, JULY 17**

(Lincoln) Attorney General Jon Bruning will be available for media questions regarding the Nebraska Court of Appeals ruling on Richard Thompson's sentence at **3:30 p.m. CDT today**, Tuesday, July 17, in Room 2115 at the State Capitol in Lincoln.

For a live audio feed of the news conference, please dial **(866) 247-0709** and code **(402) 471-2682** at the prompt. *Please remember to mute your phones, and please avoid placing the call on hold.*

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Attorney General Jon Bruning

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# MEDIA ADVISORY

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FOR IMMEDIATE RELEASE  
July 17, 2007, 9:15am CDT

Contact: Holley Hatt  
402.471.2067

**\*\*\*MEDIA ADVISORY\*\*\***

**Bruning to Speak to the Schuyler Rotary Club  
at Noon, at the Last Chance Restaurant,  
721 W. 16<sup>th</sup> St., in Schuyler  
WEDNESDAY, JULY 18**

(Lincoln) Attorney General Jon Bruning will speak to the Schuyler Rotary Club, at noon, on Wednesday, July 18, at the Last Chance Restaurant, 721 W. 16<sup>th</sup> St., in Schuyler, Neb.

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Attorney General Jon Bruning

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# MEDIA ADVISORY

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FOR IMMEDIATE RELEASE  
July 17, 2007, 9:15am CDT

Contact: Holley Hatt  
402.471.2067

**\*\*\*MEDIA ADVISORY\*\*\***

**Bruning to Speak to the Fremont Kiwanis Club  
at Noon, at the Wilderness Lodge,  
1220 E. 23<sup>rd</sup> St., in Fremont  
THURSDAY, JULY 19**

(Lincoln) Attorney General Jon Bruning will speak to the Fremont Kiwanis Club, at noon, on Thursday, July 19, at the Wilderness Lodge, 1220 E. 23<sup>rd</sup> St. in Fremont, Neb.

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Attorney General Jon Bruning

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# MEDIA ADVISORY

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FOR IMMEDIATE RELEASE  
July 17, 2007, 9:00am CDT

Contact: Holley Hatt  
402.471.2067

**\*\*\*MEDIA ADVISORY\*\*\***

**Bruning to Speak at Tribute to Freedom's  
Fliers, at 7:30 p.m., at the Strauss Performing  
Arts Center, on the University of Nebraska at  
Omaha Campus, 6001 Dodge St.**

**TUESDAY, JULY 17**

(Lincoln) Attorney General Jon Bruning will speak at the Tribute to Freedom's Fliers in honor of the U.S. Air Force's 60<sup>th</sup> Anniversary, on Tuesday, July 17, at 7:30 p.m., at the Strauss Performing Arts Center, on the University of Nebraska at Omaha campus, 6001 Dodge St., in Omaha, Neb.

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Attorney General Jon Bruning

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# MEDIA ADVISORY

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FOR IMMEDIATE RELEASE

July 13, 2007, 10:30am CDT

Contact: Holley Hatt

402.471.2067

**\*\*\*MEDIA ADVISORY\*\*\***

**Bruning to Speak at American Hero's Tribute  
at 9 a.m., at the Masonic Temple,  
411 N. Hastings Ave., in Hastings  
SATURDAY, JULY 14**

(Lincoln) Attorney General Jon Bruning will speak at the American Hero's Tribute, on Saturday, July 14, at 9 a.m., at the Masonic Temple, 411 N. Hastings Ave., in Hastings, Neb. Bruning will help honor the families of fallen Nebraska servicemen and women.

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Attorney General Jon Bruning

# NEWS RELEASE

FOR IMMEDIATE RELEASE  
July 12, 2007 11:00am CDT

Contact: Holley Hatt  
402.471.2067

## Nebraskans Receive \$1.9 Million in Ameriquest Restitution

(Lincoln, Neb.) Attorney General Jon Bruning and the Nebraska Department of Banking and Finance announced today that 2,403 Nebraska consumers are eligible for \$1.88 million in restitution from Ameriquest Mortgage Company and its related companies. The payments result from a \$325 million national predatory lending settlement in 2006.

The settlement resolves allegations by the District of Columbia and 49 other states that Ameriquest: did not adequately disclose the terms of home loans, such as whether a loan carried a fixed or an adjustable interest rate; charged excessive loan origination fees and prepayment penalties; refinanced borrowers into improper or inappropriate loans; and improperly inflated appraisals used to qualify borrowers for loans. Borrowers who were customers of Ameriquest Mortgage Company, Town and Country Credit Corporation, and AMC Mortgage Services, Inc. (formerly known as Bedford Home Loans) between January 1, 1999, and December 31, 2005, are eligible for restitution.

“These Nebraskans won’t get back the time and energy they spent worrying about how to make their next house payment,” Bruning said, “but the settlement can restore their faith in the system. Predatory lending is not tolerated in Nebraska.”

The Attorney General’s Office and Nebraska Department of Banking and Finance began sending letters and claim forms to eligible Nebraska consumers beginning July 9. To participate in the settlement and receive restitution, consumers who receive notification must mail completed and signed forms to the settlement administrator by September 10, 2007.

The forms mailed to each consumer indicate the minimum payment the consumer can expect. However, the exact amount could be larger, depending on how many eligible Nebraskans decide to participate in the settlement.

Consumers who opt to receive the restitution payments relinquish their right to file lawsuits against Ameriquest related to the loans covered by the settlement. Consumers are encouraged to consult with a private attorney before deciding whether to participate. However, consumers who participate in the settlement do not give up any claim they may otherwise raise if their home goes into foreclosure.

Consumers can request more information about the settlement and their eligibility for restitution by visiting the Settlement Administrator’s web site: [www.ameriquestmultistatesettlement.com](http://www.ameriquestmultistatesettlement.com). Consumers also may contact the Settlement Administrator at 800-420-5875. (Hearing-impaired persons may call 866-494-8274.)

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July 2, 2007

## Don't be Fooled by Fake Sponsorships in Sweepstakes Scams

Thieves are constantly finding new ways to trick consumers out of their money.

Our office recently uncovered a new sweepstakes fraud that lists false sponsorships to deceive consumers into participating. The sweepstakes notice contains the logo of Virgin Mobile USA, a cellular phone company in England. Our office investigated and found Virgin Mobile is not involved in the sweepstakes.

The scam notifies consumers by mail that they are winners in a sweepstakes contest that appears to be sponsored by Virgin Mobile and several other legitimate businesses, including McDonald's, Wal-Mart, Pizza Hut, Sears, Budget Rent A Car, and Gap. The letter states that the consumer has won tens of thousands of dollars in the contest, but must pay a "clearance fee" to receive the prize because the award money is bonded. A check from one of the sponsors is enclosed in the letter to cover the costs of the clearance fee. The consumer is instructed to deposit the check and send the money back to the sweepstakes organizers. The check is fraudulent, and consumers lose the money they send.

Our Consumer Protection Division immediately contacted sponsors listed on the letter. The companies confirmed they are not associated with the sweepstakes contest. One "sponsor" learned checks for up to \$4,720 were being written from one of its bank accounts. As a result of our investigation, the account has been closed.

### Look for these warning signs of sweepstakes fraud:

1. You are notified that you've won a contest you did not enter.
2. You are asked to pay money to receive your free prize or award. This includes fees for shipping and handling and gift taxes.
3. You are sent a check to cover the costs for receiving your prize.
4. You are pressured to make an immediate decision or to keep your "winnings" a secret from family and friends.
5. A mailing is sent to you at the bulk mail postage rate, but is marked

"urgent" or "priority mail".

6. You are being contacted by a business or lottery in another country.

Remember, if it seems too good to be true, it probably is. You work too hard for your money to lose it in a scam.

If you have any questions or believe you are a victim of sweepstakes fraud, contact the Attorney General's Consumer Protection Division, toll free at (800) 727-6432 or visit our Web site at [www.ago.ne.gov](http://www.ago.ne.gov).

Best wishes,



Jon Bruning  
Attorney General of Nebraska

**For more information, contact:**  
Consumer Protection Division  
Nebraska Attorney General's Office  
Toll Free: 1.800.727.6432  
Email: [nedoj@ago.ne.gov](mailto:nedoj@ago.ne.gov)

**En Espanol:**  
1.888.850.7555  
Llamada gratuita en Nebraska  
**Senior Outreach Hotline:**  
1.888.287.0778  
Web site: [www.ago.ne.gov](http://www.ago.ne.gov)

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