



NEWS RELEASE

OFFICE OF THE UNITED STATES ATTORNEY
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FOR IMMEDIATE RELEASE

Illinois Bank President Admits Falsifying Records

BENTON, Ill. – The president of a bank in southern Illinois on Thursday admitted a scheme to falsify bank records to facilitate real estate loans.

Steven Cook pleaded guilty in U.S. District Court in Benton to three felony counts of aiding and abetting the making of a false bank entry. Cook was the president of SouthernTrust Bank at the time, which has branches in Marion, Vienna and Goreville, Illinois. Cook was also on the bank's board and was a member of its loan committee.

Cook admitted fraudulently facilitating three different sales of real estate to Lawler and Maze Properties LLC in 2022.

In one transaction, Cook approved a loan that funded the sale of seven commercial rental properties in Williamson and Franklin counties from Results Home Buyers 2 to Lawler and Maze, the plea agreement says. The transaction was a new purchase of real estate, not a refinance, and the buyers were not using any cash to fund the purchase.

During an April 6, 2022, meeting with the seller and buyer, Cook and the others agreed to fraudulently make it appear as if the loan was a refinancing, however, and the bank would supply the cash to make the purchase. They agreed to backdate documents to falsely indicate the buyer purchased the properties on Feb. 1, 2022, for a falsely inflated price of \$545,152. The documents also falsely indicated that the bank was refinancing 80% of that loan, with the buyers bringing 20% in cash to the sale. The real sales price for the properties was \$436,122, and the buyers were not bringing any cash to the transaction. The bank's loan to the buyers was approved by the bank's loan committee based upon the false information.

Results Home Buyers 2 is partially owned by former Williamson County State's Attorney Brandon Zanotti, who was sentenced in May to two years of probation, a \$5,000 fine and 20 hours of community service for his role in the scheme.

In August of 2022, Cook facilitated a second real estate transaction with Lawler and Maze involving four properties. Cook, Lawler and Maze and the seller agreed that the real estate contract would falsely list the sales price of \$413,000 instead of the actual price of \$330,400, and falsely stated that the buyer would supply \$82,600 in cash.

Finally, during November of 2022, Cook facilitated an additional loan to Lawler and Maze for the purchase of a property in Marion. Bank documents falsely stated that the borrowers would supply \$21,500 cash, and Cook was aware that the false loan details were presented to the bank board for approval.

“The lack of professional responsibility demonstrated by Steven Cook diminishes the faith consumers place in the banking process,” said FBI Springfield Field Office Acting Special Agent in Charge Shannon Fontenot. “Financial fraud is a serious crime with serious consequences and the FBI will investigate anyone who takes advantage of their trusted position of employment for their own personal gain.”

“The Federal Housing Finance Agency Office of Inspector General (FHFA OIG) is committed to investigating and prosecuting allegations of mortgage-related fraud, including fraud committed by officers of financial institutions who have a duty to conduct honest business,” said Korey Brinkman, Acting Special-Agent-in-Charge of FHFA OIG’s Midwest Regional Office. “We are proud to have partnered with our FBI colleagues on this case.”

Cook’s sentencing hearing has been set for September 19. His ultimate sentence will be determined by the court based on the advisory sentencing guidelines and other statutory factors.

Lawler and Maze is owned by Justin Maze and David Lawler, who entered into a pretrial diversion program in which they acknowledged their involvement in the criminal conduct by aiding and abetting Zanotti and Cook. As a condition of pretrial diversion, Maze was required to resign from his position as Williamson County Circuit Clerk and agreed not to seek re-election to any public office. Lawler’s conduct was reported to the Illinois Attorney Registration and Disciplinary Commission.

The FBI Springfield Office and the Federal Housing Finance Agency Office of Inspector General investigated the case. The prosecution was handled by Special Attorney Hal Goldsmith from the Eastern District of Missouri. The U.S. Attorney’s Office for the Southern District of Illinois was recused from the case.

This news release, as well as additional information about the office of the United States Attorney for the Eastern District of Missouri, is available on-line at

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