

AFFIDAVIT IN SUPPORT OF ARREST WARRANTS

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CLERK OF THE SUPERIOR COURT
COUNTY OF STANISLAUS

BY _____
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STATE OF CALIFORNIA)
(SS
COUNTY OF STANISLAUS)

I, Glenn Gulley of the Stanislaus County District Attorney's Office, declare:

That I have conducted an investigation, and believe and thereupon allege:

That Defendant, **James Lee Lankford**, is described as white male, 6'0", 155 Lbs.,
grey hair, brown eyes, DOB: [REDACTED] identified by California Driver License #

[REDACTED]
That the defendant, **Dennise Ann Davis**, is described as white female, 5'2", 120 Lbs.,
brown hair, brown eyes, DOB: [REDACTED] identified by a California Driver License

[REDACTED]
That Defendant, **Stelios Demos Papadopoulos**, is described as white male, 5'11", 190
Lbs., grey hair, Brown eyes, DOB: [REDACTED] identified by California Driver License

[REDACTED]
That the defendants have not been previously arrested/booked and/or released on the
within described offense(s)

I, Glenn Gulley, am a Criminal Investigator with the Stanislaus County District
Attorney's Office, and have been so employed for approximately two years. Prior to my
employment with the Stanislaus County District Attorney's Office I was employed by the
Oakdale Police Department as a police officer for over 30 years, including 20 years as a
police sergeant. I was a detective with the Oakdale Police Department for approximately

1 two years. I have been assigned to the investigation of real estate fraud for approximately
2 two years and have investigated approximately 50 to 60 real estate fraud cases.

3
4 In connection with the crime of violation of sections(s) 470 (d) of the California
5 Penal Code; Forgery, 487 (a) of the California Penal Code; Grand Theft, 115 (a) of
6 the California Penal Code; Filing a False Document with the County Recorder's
7 Office, 8214.2. of the Government Code; Fraud Relating to Deed of Trust, Single
8 Family Residence, 532a of the California Penal Code; Make False Statement(s) to
9 Lending Institution To Obtain Mortgage Loan.

10
11
12 I declare as follows: I, Criminal Investigator Glenn Gulley, a sworn California Peace
13 Officer, is your affiant. Your affiant is a Criminal Investigator with the Stanislaus County
14 District Attorney's Office, assigned to the Real Estate Fraud Unit.

15
16 American Savings Bank is now owned by Washington Mutual Bank. Fidelity
17 National Title Company is not owned by Chicago Title Company.

18
19 Steven Harris reported Dennise Ann Davis and James Lee Lankford of Century 21,
20 Apollo Realty, Modesto, fraudulently eliminated a second mortgage amounting to
21 \$22,400. The second mortgage was a loan from [REDACTED] to Dennise Ann Davis
22 regarding the sale of [REDACTED] home located at [REDACTED] Modesto, CA. The
23 home sold for \$112,000. \$22,400 represented 20% of the purchase price required by
24 American Savings Bank as a down payment of earnest money and American Savings
25 Bank would then loan Dennise Ann Davis the remaining 80%. I obtained escrow
26 documents from Fidelity Title Company pursuant to a search warrant issued by Judge
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28

1 Shaver. [REDACTED] was the Escrow Officer. I discovered documents indicate
2 Dennise Ann Davis placed a down payment of 20% earnest money into escrow with
3 Fidelity Title Company. Documents indicate that Dennise Ann Davis obtained the
4 \$22,400 from James Lee Lankford, put the \$22,400 into escrow to deceive American
5 Savings Bank and then took back the \$22,400 out of escrow soon after. James Lee
6 Lankford then prepared documents for [REDACTED] to carry back a second mortgage to
7 Dennise Ann Davis for \$22,400. Documents relating to the second mortgage of \$22,400
8 from [REDACTED] to Dennise Ann Davis were concealed from American Savings Bank.
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11
12 On July 23, 2008, [REDACTED] Assistant Vice-President for Washington
13 Mutual Bank told me American Savings Bank would not have made the loan to Dennise
14 Ann Davis to purchase [REDACTED] Modesto, if they had known Dennise Ann
15 Davis obtained a second mortgage from [REDACTED] and Dennise Ann Davis did not
16 deposit \$22,400 of her own earnest money into escrow as escrow documents suggest she
17 did.
18

19
20 I contacted [REDACTED] on May 23, 2008. [REDACTED] told me, his aunt, [REDACTED]
21 [REDACTED] granted him General Power of Attorney on September 8, 1993. On approximately
22 October 11, 1993, [REDACTED] sold [REDACTED] home to Dennise Ann Davis. The
23 home was sold because [REDACTED] could no longer live by herself and needed to be
24 placed in an assisted living facility. Sean Crowder and James Lee Lankford of Century
25 21, Apollo Realty of Modesto facilitated the sale of the home to Dennise Ann Davis from
26 [REDACTED] James Lee Lankford is the broker for Century 21, Apollo Realty. Sean
27
28

1 Crowder was the real estate agent that handled the transaction for Dennise Ann Davis and
2 [REDACTED] member of Fidelity National Title Company facilitated the escrow
3 process.
4

5 The home was sold to Dennise Ann Davis for approximately \$112,000. Dennise Ann
6 Davis obtained conventional financing from American Savings Bank for approximately
7 \$89,600. [REDACTED] carried a second mortgage for approximately \$22,400. The second
8 mortgage was originated and facilitated by James Lankford, a broker with Century 21,
9 Apollo Realty. The second mortgage was carried in the form of a straight note. The loan
10 terms were interest only at 7% per annum. The payments were \$130.66 per month for 5
11 years. A balloon payment was due and payable by Dennise Ann Davis to [REDACTED]
12 at the end of 5 years totaling approximately \$22,400. The loan was secured by a Deed of
13 Trust for \$22,400 that was filed with the Stanislaus County Recorder's Office. Dennise
14 Ann Davis began to make monthly payments on November 11, 1993. None of these loan
15 documents relating to the second mortgage carried by [REDACTED] were found in the
16 escrow documents furnished to me by Fidelity National Title Company pursuant to a
17 search warrant. [REDACTED] furnished me the documents he received from Century 21,
18 Apollo Realty.
19

20 [REDACTED] furnished me documents indicating Dennise Ann Davis paid the monthly
21 payments from 11-1-1993 to 9-11-1996. Record of payment was kept in a payment
22 register book provided by Fidelity National Title Company. [REDACTED] stated Dennise
23 Ann Davis stopped making payments in September of 1996. I obtained information from
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1 Old Republic Title Company indicating Dennise Ann Davis sold [REDACTED] to
2 [REDACTED] and [REDACTED] on approximately May 27, 1999 for \$125,000. Dennise Ann
3 Davis did not repay the \$22,400 but did eliminate the loan with a fraudulent substitution
4 of trustee and full reconveyance.
5

6 [REDACTED] passed away July 22, 1995. [REDACTED] furnished a copy of the death
7 certificates for [REDACTED] and her husband, [REDACTED] who passed away on May 22,
8 1992.
9

10 I was furnished a copy of the substitution of trustee and full reconveyance for the
11 \$22,400 loan from [REDACTED] to Dennise Ann Davis. The substitution of trustee and
12 full reconveyance was dated **March 11, 1999** and filed with the Stanislaus County
13 Recorder's Office on **April 5, 1999**. The document appears to be signed in two places by
14 [REDACTED]. The substitution of trustee and full reconveyance was submitted to the
15 Stanislaus County Recorder's Office by "Jim Lankford" on **April 5, 1999**. The
16 substitution of trustee and full reconveyance is counterfeit, forged and fictitious because
17 [REDACTED] had been **deceased since July 22, 1995** and could not have signed the
18 document. The fraudulent document was included in the escrow documents provided to
19 me by Fidelity National Title Company. [REDACTED] was the Escrow Officer for this
20 transaction when Dennise Ann Davis sold the home to [REDACTED] and [REDACTED].
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26 Dennise Ann Davis stopped making the monthly payments to [REDACTED] on
27 September 11, 1996. I asked [REDACTED] why he took no action against Dennise Ann
28 Davis from 1996 until 2008. [REDACTED] stated he was not familiar with real estate

1 transactions and could not find the documents that would support his claim.

2 [REDACTED] told me in **January of 2008**, he found the original documents that had
3 been put into storage. [REDACTED] did not know where the documents were until he
4 discovered they had been placed into storage. [REDACTED] stated he reviewed the
5 documents and then went to Fidelity National Title Company for assistance. [REDACTED]

6 [REDACTED] told me a person at Fidelity National Title Company that he believes to be [REDACTED]

7 [REDACTED] stated she had no knowledge of this transaction. [REDACTED] name
8 appears on a document from the escrow file. [REDACTED] told me he then went to

9 Chicago Title Company located in Merced in January of 2008. [REDACTED] told me

10 [REDACTED] at Chicago Title in Merced told him the loan had been fraudulently reconveyed
11 and provided him with a copy of the forged and fictitious substitution of trustee and full
12 reconveyance. [REDACTED] stated in January of 2008, he discovered the fraudulent,

13 forged and fictitious substitution of trustee and full reconveyance that eliminated the loan
14 from [REDACTED] to Dennise Ann Davis in the amount of \$22,400. Dennise Ann Davis
15 sold the home and kept the \$22,400 without repaying the second mortgage to [REDACTED]

16 [REDACTED] or [REDACTED] [REDACTED] told me he went to Fidelity Title Company in

17 Modesto and was told they had no knowledge of this transaction. [REDACTED] of
18 Fidelity Title Company facilitated this transaction and worked in the same Modesto

19 office. [REDACTED] then went to the Merced office of Chicago Title and requested
20 documents and information.

21 [REDACTED] told me that after [REDACTED] death, Dennise Ann Davis called him

1 and said she wanted to speak to [REDACTED] to renegotiate the second mortgage. [REDACTED]
2 [REDACTED] told me that he told Dennise Ann Davis that Jewel Young had passed away. [REDACTED]
3 [REDACTED] stated Dennise Ann Davis hung up on him immediately after receiving information
4 that [REDACTED] was no longer living. [REDACTED] stated Dennise Ann Davis stopped
5 making the second mortgage payments on September 11, 1996 and stopped having any
6 further communication with him. [REDACTED] told me Dennise Ann Davis would not
7 return his phone calls. [REDACTED] told me Dennise Ann Davis had been sending the
8 payments to him at his home therefore there was no change of address or reason to stop
9 making the payments.
10
11
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13 On June 26, 2008, I contacted [REDACTED] at the recorder's office. [REDACTED] furnished me
14 certified copies of the documents associated with [REDACTED] [REDACTED] told me the
15 fraudulent substitution of trustee and full reconveyance (1999-0034748-00) was filed in
16 person at the counter. [REDACTED] told me the document has the initials of "CT" which indicates
17 [REDACTED] accepted the document. [REDACTED] told me the notary stamp for Stelios
18 Papadopoulos was not clearly legible therefore [REDACTED] presented the person trying to
19 record the document (Jim Lankford) with a form pursuant to 27361.7 of the California
20 Government Code. The form required "Jim Lankford" to attest under penalty of perjury
21 to the fact the notary stamp bears the name of Stelios D. Papadopoulos. That form was
22 completed and dated April 5, 1999. The document is signed by "Jim Lankford." The
23 document was then recorded.
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On June 30, 2008, I interviewed Dennise Ann Davis at her residence located at [REDACTED]

1 [REDACTED] Modesto. Dennise Ann Davis told me she purchased [REDACTED] but
2 could not recall most details of the purchase and/or sale of the home to [REDACTED] and [REDACTED]
3
4 [REDACTED] Dennise Ann Davis stated she bought the home and later sold the home with the
5 assistance of James Lankford, a broker for Century 21, Apollo Realty, Modesto. Dennise
6 Ann Davis was shown the documents prepared by Jim Lankford in order for her to obtain
7 a second mortgage carried back by [REDACTED] for \$22,400. Dennise Ann Davis
8 acknowledged she obtained a second mortgage on [REDACTED] that was facilitated by
9 James Lankford. Dennise Ann Davis acknowledged she made payments to [REDACTED]
10 of approximately \$130.66 per month for approximately three years. Dennise Ann Davis
11 acknowledged that she stopped making the payments to [REDACTED] but has no
12 recollection of why she stopped making payments. Dennise Ann Davis acknowledged that
13 she sold [REDACTED] on approximately April 5, 1999 but does not recall the details of
14 the sale. Dennise Ann Davis had no explanation for the \$22,400 loan to [REDACTED]
15 being eliminated by a fictitious, fraudulent and forged substitution of trustee and full
16 reconveyance. Dennise Ann Davis, along with James Lee Lankford, filed or causing to
17 be filed, a fictitious, fraudulent and forged substitution of trustee and full reconveyance
18 with the Stanislaus County Recorder's Office. The fictitious, fraudulent and forged
19 substitution of trustee and full reconveyance was filed with the Stanislaus County
20 Recorder's Office on April 5, 1999. The person filing the fraudulent document signed
21 page#2 of the document as "Jim Lankford."
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James Lankford, aka Jim Lankford is the broker and owner of Century 21, Apollo

1 Realty of Modesto, CA. James Lankford told me on June 30, 2008, he is a long time
2 personal friend of Dennise Ann Davis and has assisted her with approximately 4
3 investment properties where she would have purchased and sold properties. James
4 Lankford told me he originated the second mortgage in the amount of \$22,400. The note
5 and deed of trust was held by [REDACTED] and to be repaid by Dennise Ann Davis.
6
7

8 The fraudulent, forged and fictitious substitution of trustee and full reconveyance was
9 notarized by Stelios Papadopoulos of Century 21, Apollo Realty. The document was
10 notarized on March 29, 1999 and filed by Jim Lankford with the Stanislaus County
11 Recorder's Office on April 5, 1999.
12

13 On July 1, 2008, [REDACTED] of the California Secretary of State sent me Stelios
14 Papadopoulos' application to the Secretary of State to obtain a Notary Public
15 Commission. The signatures of Papadopoulos on the application and the forged document
16 are consistent. [REDACTED] told me Stelios Papadopoulos has not reported his notary
17 journal(s) lost or stolen. [REDACTED] told me Stelios Papadopoulos' last notary
18 public commission expired in 2003. Stelios Papadopoulos is required pursuant to 8209
19 (a) of the Government Code to surrender his notary journals to the Stanislaus County
20 Recorder's Office upon expiration of his notary public commission.
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23

24 On July 1, 2008, [REDACTED] of the Secretary of State advised me Stelios
25 Papadopoulos has had five qualified notary public commissions. The most recent
26 commission expired in 2003. [REDACTED] told me Papadopoulos has no record of
27 ever reporting his notary journal(s) lost or stolen.
28

1 On July 1, 2008, [REDACTED] of the Stanislaus County Recorder's Office advised
2 me Papadopoulos has not surrendered any of his notary journals as required by the
3 Secretary of State and pursuant to 8209 (a) of the California Government Code.
4

5 I was advised that Papadopoulos was out of the United States and would return on July
6 12, 2008.
7

8 On July 14, 2008, I drove to Papadopoulos' home on [REDACTED] in [REDACTED] I called for
9 Investigator [REDACTED] to meet with me. On July 14, 2008, Investigator [REDACTED] and I met
10 with Papadopoulos at his home in Ceres. After a brief conversation, Papadopoulos stated,
11 "What's going on." I told Papadopoulos that a fraudulent document was notarized at his
12 office 9 years ago and the document appears to have been notarized by him.
13 Papadopoulos stated Dennise Davis was a "familiar name." Papadopoulos did not recall
14 notarizing any documents for [REDACTED] or Dennise Davis. Papadopoulos stated he
15 resigned his notary public commission. Papadopoulos thought it had been a "couple years
16 ago." Papadopoulos acknowledged he was supposed to surrender his notary journals to
17 the Stanislaus County Clerk Recorder's Office and had not done so. Papadopoulos stated
18 he kept remembering the notary journals and knew he was supposed to turn them in but
19 just never got around to it.
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24 I showed Papadopoulos the fraudulent substitution of trustee and full reconveyance.
25 Papadopoulos stated it was notarized by him. Papadopoulos stated the printing on the
26 document was his handwriting and the signature was his signature. Papadopoulos stated
27 he did not recall [REDACTED] I showed Papadopoulos page #2 of the document.
28

1 Papadopoulos stated the printing and signature was Jim Lankford's. Papadopoulos stated
2 he has worked with Jim Lankford for 30 years and familiar with his signature and
3 handwriting.
4

5 I asked Papadopoulos to meet with us at Century 21, Apollo Realty so I could examine
6 his notary journal. Papadopoulos stated his journal(s) are always kept in his office at
7 Century 21, Apollo Realty, Modesto, CA.
8

9 We went into Papadoploulos' personal office which is located just inside the front
10 doors of Century 21, Apollo Realty, Modesto. Papadopoulos went immediately to his
11 desk and opened the drawers on the left side of his desk. Papadopoulos stated, "oh boy."
12 Papadopoulos stated the 2 or 3 notary journals are always filed under "N" for notary
13 journals and other notary information. Papadopoulos stated the journals were gone.
14
15 Papadopoulos then looked around his office and stated he could not find the notary
16 journals.
17

18
19 Papadopoulos stated his office is left unlocked and his desk is left unlocked most of
20 the time. Papadopoulos told me he has kept his journals in the same place for 25 years.
21 Papadopoulos stated the notary journals have never been taken out of his office.
22
23 Papadopoulos stated the notary journals are always filed under "N" in his desk drawer.
24 Papadopoulos stated he saw the notary journals just prior to leaving for Cyprus
25 approximately 5 weeks ago. Papadopoulos stated the notary journals are so thick that he
26 sees them each time he opens his desk drawer. Papadopoulos stated somebody took the
27 notary journals without his permission. Papadopoulos stated nobody has ever had
28

1 permission to possess or use his notary journal. Papadopoulos stated this is the first time
2 in 25 years that his notary journal is missing.

3
4 I went over the fraudulent document once again. Papadopoulos confirmed once again
5 that the document contained his handwriting and his signature. Papadopoulos then told
6 me he wonders "whose signature is in my book." Papadopoulos stated the handwriting
7 and signature notarizing the document was "absolutely" his. Papadopoulos stated he was
8 "one hundred percent" the handwriting and signature was his. I showed Papadopoulos
9 page #2 of the document. Papadopoulos stated he was one hundred percent certain the
10 handwriting and signature was not his. Papadopoulos stated he was certain the
11 handwriting and signature on page #2 was from Jim Lankford. Papadopoulos agreed that
12 he had seen Jim Lankford's signature on "hundreds of documents."

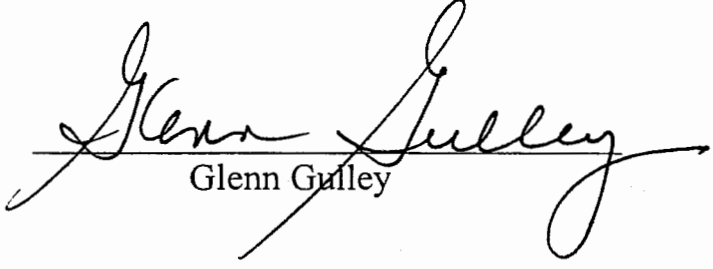
13
14 I asked Papadopoulos if he knew why page #2 was attached to the fraudulent
15 substitution of trustee and full reconveyance. Papadopoulos did not know. Page #2 was
16 a document furnished to the person filing the document by the clerk at the Stanislaus
17 County Recorder's Office. Page #2 was signed by "Jim Lankford." Papadopoulos stated
18 he was certain the signature was Jim Lankford's signature therefore Jim Lankford would
19 be the person filing the fraudulent, fictitious and forged substitution of trustee and full
20 reconveyance that eliminated the \$22,400 loan from [REDACTED] to Dennise Davis.

21
22 Investigator [REDACTED] asked Papadopoulos when he last saw his notary journal.
23 Papadopoulos stated he saw the journal just prior to him leaving for Cyprus.
24 Papadopoulos left 5 weeks prior to this date on approximately June 6, 2008.
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1 Papadopoulos stated the journals take a lot of space therefore he sees them each time he
2 opens the drawer. Papadopoulos stated the notary journal(s) were first discovered stolen
3 on July 14, 2008.
4

5 I declare under a penalty of perjury that the foregoing is true and correct, except as to
6 those matters stated upon information and belief, and as to those matters, that I believe
7 them to be true.
8

9 Executed this 29 day of July, 2008 at Modesto, Stanislaus County, State of
10 pCalifornia.
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13 Glenn Gulley
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