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## Another guilty plea in mortgage fraud

James Sparks was one of three people indicted last year with home builder Jeffrey Miller.

By MARK DAVIS  
The Kansas City Star

A third co-defendant in the Jeffrey Miller mortgage fraud case has pleaded guilty in federal court.

James Sparks, 35, of Lawson, faces up to five years in prison and \$250,000 in fines after pleading guilty Friday to one count of conspiracy to commit mortgage fraud, federal prosecutors said.

Matthew J. O'Connor, Sparks' attorney, said that one count of fraud would be dismissed after sentencing and that Sparks would cooperate with prosecutors if asked.

Sparks was one of three people indicted in November with Miller in a follow-up to a broader indictment of Miller and eight others in May. Two of the May defendants pleaded guilty to one count each of conspiracy to commit bank fraud and money laundering.

Sparks had been a loan broker in the scheme and earned commissions on 17 loans for buyers of Miller-built homes, according to a statement from prosecutors. He helped buyers qualify for loans by using "falsified financial information, rent verification and other documents," the statement said.

In one loan application, prosecutors said, Sparks manipulated information to increase a Lone Jack couple's bank deposits and hide overdrafts in their account's history.

Sparks also was told by Miller and Stephen W. Vanatta to destroy records in his office when they learned of a government investigation, the prosecutors said. O'Connor said the records were destroyed.

"After realizing he'd been sucked into this, Mr. Sparks made every effort to correct his wrongdoing," O'Connor said.

Miller has pleaded not guilty to the multiple charges in the two indictments. The original indictment charged \$25 million in bank fraud. Its claims focused on Miller's area home-building businesses, calling them a "fraudulent real estate machine."

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