

If something sounds too good to be true, it probably is. Especially if the one doing the talking is Melissa Ramon, perpetrator of Bellaire's own mini-Madoff saga.

The soon-to-be mother of two owns a \$1.4 million home in Bellaire on which she owes \$20,000 in property taxes. She had a second home in Jackson Hole, WY. Up until a month ago, she drove a \$75,000 silver Lexus LS460L, worked out at the Houstonian and loved to play Scrabble. Ask her how to spell avarice.

Ramon, 34, used her hacienda-style stucco mansion at 4809 Bellview to attract the millionaires she met through websites like Millionaire's Match or Plenty of Fish.com.

She will most likely give birth to her second child while in the Joseph Corley Detention Center in Conroe, where billionaire R. Alan Stanford is currently housed. Sentencing is set for Nov. 30, 2009 for her guilty plea to wire fraud, for which Ramon faces a prison term of up to 20 years, a fine of up to \$250,000 and restitution of more than \$3 million.

It's hard to fathom that the same young woman often rode her bicycle with her son in the child seat to Bellaire Broiler Burger could misrepresent herself as a Rice PhD. and maneuver millions from people who trusted her.

"She'd order the #3, without fries," says Marisa Medrano, cashier at Bellaire Broiler Burger. "She said she was watching her weight because of the pregnancy."

Ramon's child is due October 24, and her first born, Mason, believes his mom is away on a business trip.

According to the facts in Ramon's plea agreement on August 24, 2009, from August 2004 to March 2007, she solicited individuals to invest in JaxTrece, an entity she described as a Paris-based investment firm with thousands of investors and more than \$500 million in assets.

She approached investors in Bellaire, asserting she was moving her company headquarters from Paris to Houston, and many of them fell for the ruse. Physicians, entrepreneurs, real estate moguls, mortgage bankers and lawyers with fancy educations all took the bait and paid the price.

The factual basis for the guilty plea entered on August 24 indicates Ramon induced individuals to invest more than \$4 million in a supposed investment company called "JaxTrece." Ramon represented to potential investors, both orally and in written promotional materials, that JaxTrece, based in Paris, was founded in 1951, with five partners with more than 100 years combined experience in the area of investment advice and services.

"Dr. Melissa Ramon" is listed as one of those partners. Ramon told potential investors she had a Ph.D. from Rice University in statistics. Ramon told investors JaxTrece made short-term bridge loans to nonprofit entities who were waiting for grant money.

Investigation revealed JaxTrece does not exist and that other than Ramon, the listed partners are made-up names. Moreover, Ramon does not have a doctorate from Rice; in fact, she never attended college. Bank records reveal Ramon did not provide any of the investors' money as loans to nonprofit organizations nor use the money for any investment purpose.

"I've been involved in a number of investment fraud type cases and I've never seen anything that rose to the level of what she's done," said Peter Scaff, a partner at Gardere Wynne Sewell's Houston office, who represents three of the largest money losers. "It may not have as many dollars as the Bernie Madoff or Allen Stanford cases, but as far as the impact it had on my client's lives, it's just as bad."

Each investor was asked to sign a confidentiality agreement, which in effect, allowed Ramon to proceed without the impediment of early whistle-blowing. The case was investigated by the U.S. Postal Inspection Service and the Texas State Securities Board and was prosecuted by U.S. Attorney Gregg Costa.



# Melissa's Million\$\$

## Stolen Money, Stolen Dreams

By Michelle Leigh Smith



Her Bellaire home, with its overgrown yard and refrigerator full of warm beer, will soon be in foreclosure. It has a look of abandonment. The power has been red-tagged, flat screen TVs have been ripped from the walls, exposed wires dangle from co-ax panels.

Tiny Hot Wheels cars idle on the hardwood floor, and a hand-carved pool table awaits a game that may never be played. Otherwise, the house has been stripped. Gold access panels behind the bathroom faucets have been removed, as if someone scurried to retrieve hidden items in the cubby holes behind them.

Ramon's second car, the silver 2006 Lexus GX470, no longer sits in the driveway. The pool, once the scene of boisterous parties that offended neighbors, sits stagnant and full of funk. Bookshelves no longer display the statistics books that she parlayed into the illusion that she had a Ph.D. from Rice University.

David Tenney, curator of records for Rice, signed an affidavit that no one with Melissa's name, birthdate or social security number had attended Rice, much less earned a doctorate.

Ramon was indicted in November, 2008, while traveling with a Bellaire police officer who was her boyfriend. She was arrested and released on bond. She has been in federal custody since mid June this year after her bond was revoked.

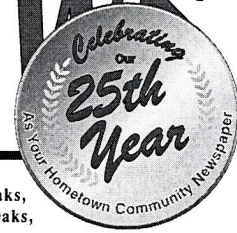
"Melissa could size someone up better than anyone I've ever seen," says one Bellaire real estate exec who invested \$50,000. "She saw a middle-aged mortgage banker with a stale marriage and realized the

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# Village NEWS

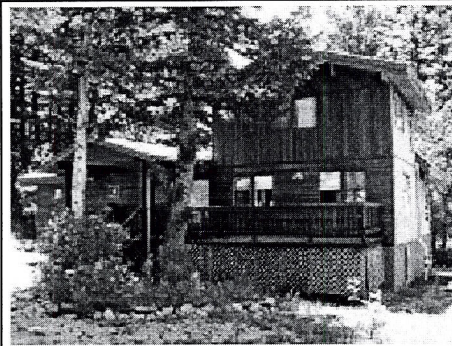


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The home owed by Melissa Marie Ramon on Bellview in Bellaire sits abandoned and deteriorating, its fancy pool full of fungus and the yard unkept; below, the Wyoming home.



## News & Notes

September 15, 2009

### International Potluck Dinner

Mark Twain Elementary School's PTO will hold an International Pot Luck Dinner in the school cafeteria - 7500 Braes Blvd. - on Thursday, September 17, from 5:30 - 7:30 p.m. The event celebrates the school's diversity and its international community. Attendees will get to taste foods from here, there and everywhere. The only entrance fee is to bring a dish for 8-12 people - enough to have a sample so that everyone can share tastes from around the world. For more information, visit [www.marktwainpto.org](http://www.marktwainpto.org).



Roberts' kindergarten parents made new friends over coffee at mom Paula Zurcher's home on Thursday. Shown are Claudia Migliore, Sherri Walsh (PTO President), Michele Luke, Paula Zurcher, Renae Murti, Jennifer Perque.

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allure an intimate personal relationship with a nubile 30-something could work to her advantage.

"She saw a Realtor for whom the potential of the sale of homes to the two dozen top executives she said she was relocating from Paris to Houston would create an attraction that was hard to say no to.

"The sad thing is, with that skill, she could have made an honest living.

"I remember in the early weeks of December, she said for Christmas, she was going to get me an iPhone. So I thought, oh goodness and I bought her a \$2500 Persian rug. She gave me an electric tie rack. I typically don't exchange Christmas gifts, but she made it a point to say she was getting me an iPhone."

Some say her biggest score was a local nephrologist who invested

over a million dollars with her. He later sued to get it back. Unsuccessfully.



Once the feds had filed their 10-count case, United States of America v. Melissa Marie Ramon, and she was out on bond, Ramon changed her approach, absconding with rent deposits. She posted her home on Craigslist and VacationRentals.com and began collecting deposits on rentals that never took place.

Gabriel Portillo met Ramon at his bank in the Heights and gave her \$3,300 cash for a deposit on a rental he believed would comfortably house his 97-year-old grandmother, Guadalupe Portillo, when she flew here from Los Angeles for his college graduation.

He testified against Ramon on July 6 at the motion to revoke bond hearing before the Hon. Vanessa

Gilmore. Judge Gilmore revoked bond after evidence showed that while out of jail on bond, Ramon defrauded people seeking to rent her home in Bellaire.

"The house was available, they could have used it, it would have been nothing for her and my grandparents could have seen my graduation from UH," says Portillo. "I begged her and she said, 'Nope, talk to my lawyer.' She never gave me the name of her lawyer either. I'm a criminal justice major. She's trying to say now she's depressed and suffering from anxiety. She knows exactly what she is doing. She's a criminal. She just lives off other people," Portillo says.

Another woman who testified about the rental scam was a young woman litigator, Jamie Stewart-Gillman, who contacted Ramon May 8 via email. "I looked at the house on May 8th because I wanted to move out of my house by mid June. Ramon emailed me back the following, 'I'm pregnant so it's not as easy for me to pack consistently,'" says Stewart-Gillman.

"She told me she was moving in with her boyfriend and his mother in Pasadena and I thought that sounded implausible because she was telling me how small the place was," says Stewart-Gillman. "I questioned it, but I needed to move right way and I gave Melissa \$3500 as a deposit on a six-month rental and an application fee. She cashed the check immediately at Wells Fargo, gave me a key, then wanted more money.

"I contacted (U.S. Attorney) Gregg Costa and told him it was abundantly clear that she was scamming me," she says.

Ramon kept the deposit. Stewart-Gillman then had to deal with finding another home and the huge loss of funds.

Testimony at the hearing also involved a hit and run in which Ramon left the scene.

"She denied having anything to do with it - she was yelling at the top of her lungs," said Portillo. "She hit some foreigners in her Lexus, they got her license plate and she was charged with leaving the scene

and not having insurance. HPD investigated it."



"We've heard from the Bellaire police officer that she wanted to get pregnant in order to make the judge more sympathetic," said one prosecutor.

"She must have seen a Starsky & Hutch episode where if you're pregnant, you don't go to jail," says West University resident Dan Krocker, who is assembling a presentencing package for the court outlining the depth and breadth of Ramon's fraudulent schemes impacting victims from Denver to Chicago's Million Dollar Mile to Jane Street in Southdale, to Tamarisk in Westmoreland Farms.

"When I took her deposition in May, she felt she was bulletproof," Krocker says. "She felt like even by then, she could drag her trial out for over a month, wear people down and talk her way out of it. She really felt she would be found not guilty. It was kind of amazing."

In the plea agreement, the defendant agrees that the restitution amount should be set according to all loss relating to the overall fraud scheme, regardless of her pleading guilty to only one count. It is unclear at this point how and if the investors will be repaid.

"In my opinion, Melissa delights in ripping people off, she enjoys the con game," says attorney Harry Herzog who represented another victim. "She did it because she liked ripping people off and she liked spending the money that she stole. When I took her deposition over the course of two days, every time when she got to the point where she would tell me how she spent it, she would get a big grin and say, I spent it. Spending money on shoes, purses, cars, house, second house, vacation - gave her great pleasure."

"She worked out the details better than any person I've ever come up against and conned a lot of people out of a lot of money," says Herzog, who is board certified in civil trial law and civil appellate law. "In my opinion, she was a classic con woman, and she was very, very good at it."



Ramon displayed adroitness at targeting the handicapped and bereaved.

"The whole thing was bull - the stories she made up were amazing," says Wendi Roth, a handicapped woman who lives in Centennial, CO and gave Ramon her life savings to invest. "She only wanted to get pregnant because she thought it would keep her out of jail. I think she knew this was coming down and I think she thought she'd get a pass."

Roth's sister, Sheila Groswirt, a cancer survivor, met Ramon shortly before her husband, Sander Groswirt, died in December, 2006.

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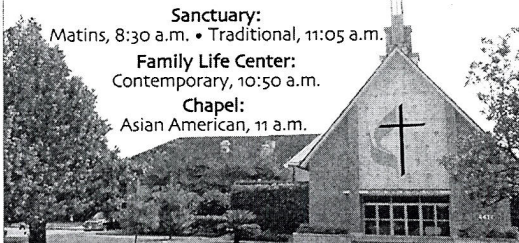
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"They introduced her to me because they thought it would help me because I'm handicapped and I'm on disability," Roth said from her home in Centennial, CO. "Melissa knew I was selling the RV parts business and she took everything. I lost \$465,000. It's mind boggling. Sheila lost \$370,000."

Was the financial or emotional impact the toughest to overcome?

"It's definitely both, but it hurt me more emotionally," Roth says. "Melissa infiltrated our whole family. She'd stay at my home; she was part of the family. We used to go down to the hotel and have tea."

"At that time she said she was looking for land for a surgery center. We flew to Houston for Mason's first birthday. I would talk to her two to three times a day. I became very close to her brother, Nick, who I found out later was a registered sex offender. She lived very well off our money."

Ramon's brother, Nicolas Ramon, 32, is registered as residing at 15715 Fernridge in West Harris County, 77084.

"She claimed she had a scholarship program, the Mason fund, and for every \$60K you invested, your child would receive one full year of college, wherever they wanted to go," Roth says. "Theoretically my son Joshua would have been able to go anywhere he wanted."

"She also alleged she had adopted a Katrina family and would like us to give them money and gifts. I sent gifts for them too, as well as a \$250 gift certificate to ToysRUs for Mason. I don't know if these people existed or not."

Roth doesn't know if she'll ever see any of her money again. "We're not coming out of it too well," Roth says. "My husband is retired."

She is closely following the case and hoping for restitution. The Bellaire real estate mogul's attorney, Ralph Midkiff with Chamberlain, Hrdlicka, is one of the few who has been able to get restitution for his client.

Some of the cons also involved a gourmet apple business, An Apple a Day for which Ramon never obtained a commercial kitchen permit, according to Bellaire city officials.

"I don't think she has a normal relationship with anyone," Krocker says.

"She has a 10th grade education from Needville, TX, but somehow, she never learned right from wrong."

"I've talked to different boyfriends who were astounded by the way she acted," Krocker says. "I felt like she had that child—a baby to take to expensive day care centers—in order to solicit wealthy couples for her schemes. She acted the role of the single mother with a terrific career, so it would put her in a different echelon."

The schemes varied from uber sophisticated to outright bizarre. With her investment firm, Jaxtree, the focus of the federal investigation, Ramon promised investors returns from 21 percent to 51 percent. With her "Apple a Day" gourmet apple venture, she told employees she'd shipped samples but could not provide tracking numbers.

"First she said she had a 5,000 square foot kitchen, which turned out to be completely false," says Kevin Temmreck, a former employee who lived in Bellaire. "Then she gave me this big pile of crap that the hurricane had rendered the kitchen unusable and we were temporarily using her cat-infested kitchen. She had hired me to sell to national chains, like Mrs. Prindables in Saks."

Temmreck said she talked to him about having a baby and when she found out he'd had a vasectomy, she promptly dropped the subject.

"If she tells you she's wearing blue shoes, she's not," Temmreck says. "It's crazy. It was very stressful and she was threatening to pull my medical coverage. I had cancer last year, so you can imagine the amount of stress. To work a whole month and not get paid, on top of the medical bills."

"One thing that was apparent to me is she had no lifelong friends. Everyone she's met, she's met on the Internet, so that tells me she's burned a lot of bridges."

Neighbors have complained repeatedly over the last two weeks about nuisance abatement for the weeds, trash and unruly state of Ramon's front yard. The City's response centers on the slowness of the foreclosure process, but neighbors feel the City Attorney can order clean up.

"Taking into account Ms. Ramon's current status, we are attempting to resolve specific code issues through the bank holding the mortgage," says John McDonald, Director of Community Development Director. Countrywide Mortgage (now owned by Bank of America) was given until September 15 to address the high grass and/or weeds in excess of nine inches at 4809 Bellview. After that, the bank could be fined up to \$2,000 a day.

"We don't want to be quoted—the whole situation has caused us enough grief—it's been like living across the street from a motel," said one neighbor as he walked his basket hounds, Buster and Barney, Sunday morning. Another neighbor found homes for the four Maine Coon cats Ramon abandoned inside the house.

Attorney Dan Krocker says he was surprised when he met Ramon. "Everyone I've spoken to is so

shocked that she is not a gorgeous beauty," he says. "She is excessively plain, and with her grammar, her writing and her choice of words, you would think English is not her first language, but she doesn't know Spanish. She's a high school drop-out, but she had her own little kingdom set up..."

"The court can still consider the other things that she did," Krocker says. "There will be a court order, she'll be on supervised release and she'll have to pay some of the money back, a certain amount a month," he says.

"She had skills that weren't used for anything good," Krocker says. "She could get people to invest in her fake companies. The \$3 million number is way off. I am showing how many victims are out there, I think there are closer to 50 people and closer to \$5 million. The judge can see what the other acts were."

Ramon rented her Bellaire home to a family from Illinois, the Smoleks, who paid Ramon a \$3,000 deposit and \$1,700 for the week. The traveled by RV to see a Worldwide Wrestling Smackdown here in April. "It was the week from hell," says Linda Smolek, who videoed the conditions in the home.

"The pool heater did not work and there was no wireless Internet, as Ramon had stated," says Smolek. "The hot tub was ice cold. The pool had fungus. The pool was inoperable because it was too cold to get into. I was sitting out back and I hear firetrucks. The gas was leaking in the backyard. The firemen came, used their detector and said the pool had to be shut down."

"There were no curtains on the whole bottom floor, so if you wanted to, you could look right in. One morning I came down and there was a woman looking in the kitchen window. It was the code enforcement people from Bellaire about our RV. Melissa had not told us the RV would be a problem. Then, another knock, it was the sheriff's dept. They were serving Melissa papers. She was being sued."

Ramon failed to return the Smolek's \$3,000 deposit and the family feels there were gross misrepresentations about the kitchen being fully equipped. "She didn't even have a toaster," Smolek said. "To lie to people and keep their money is terrible. She stepped on people. Someone needs to stop her."

Ramon's mother, Cheryl D. Daniels, is raising 4-year-old, Mason in Ft. Bend County, where Ramon's brother Nicolas also resides. Until Ramon's bond was revoked, Mason attended preschool at Becker, a private Jewish pre-school on Sunset Boulevard where she claimed she paid \$1,200 a month.

What kind of mother is Melissa Ramon? Her attorney, Tom Berg, a court-appointed defense attorney, would not permit an interview.

"At no time was Mason ever to influence her personal life was what she told me," said Larry Kirkwood, a close friend who liquidates businesses that have gone into bankruptcy.

"If she ever touched him, it was quick and perfunctory," says Kirkwood, who posted Ramon's \$15,000 bail. He says he was her best friend until December. "There was never any real bond between Mason and Melissa. Melissa had very little interaction with him. Anytime Mason needed anything, he would go to Nick. Mason would often crawl into bed with Nick. He loved cars. I bought him firetrucks and cars. He especially liked Mater, the tow truck from the Disney movie, Cars. He always played outside with his toys and his cat, Murray. I never saw anyone reading to him, to be honest."

Was Ramon ever concerned that some of her "targets" would seek revenge?

On November 13, 2008, Ramon reported receiving 43 "life-threatening" phone calls regarding the return of a rent deposit, according to a report taken by Bellaire Officer Gil Macedo. She also reported harassment on April 4, 2009," said Officer Russell Brown, "because someone had opened a website that talked badly about her."

A long line of people, including Bellaire residents, are in line for repayment of money they gave Ramon for investments, for deposits on rentals of her home which never happened, and salaries. She owes Alan MacAdams \$8,200 for a fake condo scam in Colorado. He also testified in the motion to revoke bond hearing.

MacAdams allowed Ramon to store apples for her "Apple a Day" business in his home on Tamarisk.

"The last time I saw Melissa, she was cooking apples in my kitchen," MacAdams says. That was on Dec. 3, 2008 and at the time, there was a criminal trespass warning in place against Ramon coming on his property, according to Bellaire Police Department records. "I had no idea who all had keys to my house," he says.

She was storing her stuff at my house to keep the district attorney from getting to them," he says. "I had her computer and files."

"Her way of dealing with men tells me that there is something so seriously wrong that it isn't a choice with her," he says. "That's one of the reasons you are so unprepared for someone that twisted up. I don't have any background in dealing with a true sociopath."

"I met her on Millionaire Match and I thought she was genuine,"

recalls one Bellaire computer tech.

"We ended up being friends, we hung out together and at one point she said hey, I want to talk to you about the medical centers. The deal is going to close soon and I can sell you one of my shares."

"A month or so later, she offered me another one. She said she could get me a cheaper condo for rent in Colorado because she was a member of a club. All she did was get on the Internet and find one. She told me that this guy had a deposit and a rental fee of \$8200 and that he wanted to be sure it was going to rent. I gave her the money and it was a scam. I have filed a small claims suit and I am vigorously trying to collect that judgment against her."

Tim Aubrey, a single dad living on Holly in Bellaire, met Ramon through a dating website, Plenty of Fish.com. "We had lunch at a steakhouse off Wirt and she proceeded to tell me guys were intimidated by her success," Aubrey says. "She told me about her apple business, that she'd made \$500,000 in profit the first year. It all sounded impressive. She's really good at telling stories and with the car she drove and the house she lived in, who wouldn't believe it?"

After that, Ramon wine and dined Aubrey and told him she was a triathlete.

"Early in the morning, we'd do spinning classes together at the Houstonian," Aubrey says. "After a month of dating her, she told me she'd buy me any car I wanted. She wanted me to like her. She told me I could work her apple business. She said we could live together. I wasn't taking the bait. I was attracted to the idea of what she was offering, but I stayed in longer than I wanted to."

After Ramon was arrested, Aubrey decided to open the website, [www.melissaramon.com](http://www.melissaramon.com) as a venue for her victims.

Herzog calls her the "most highly skilled con woman I have ever dealt with." "I have prosecuted cases against an absolute minimum of seven who are in what I call the Hall of Shame and she tops all of them," he surmises. His client will most likely never see the 5.6 carat ring her purchased for Ramon again. In her deposition, Ramon claims she threw it in a lake.

"That ring was obscene—it was a giant rock—the face on the diamond was the size of a nickel," said a Bellaire real estate mogul who once vacationed at Ramon's home in Wyoming. "Melissa's ring was ridiculous."

Other tip offs that all was not right?

"I noticed there weren't many books in her house," he said. "There weren't any books in Wyoming. She didn't have any books."

