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Memo: This article is based on information from FBI affidavits (including wiretaps), N.C. court documents, interviews with people involved in the case and others. Graphic "How the case ties together" not in data base; please see microfilm, pages 10A and 11A.

REGULAR FOLKS, BIG DREAMS AND A TON OF MONEY

PAIGE WILLIAMS, Staff Writer

The movers arrived around 9:30 in the morning, the bright autumn morning that life got good.

The new house awaited. And *this* was a house. Two stories of fieldstone on top of Cramer Mountain, with a country club down the street, wealthy neighbors all around and a view of Gaston County stretching out to the sunset. The place was seven times bigger than Steve and Shelley's double-wide in Lincoln County, seven times bigger and 10 times more expensive, with stairs and chandeliers and a garage and a security system and a master suite instead of a plain old bedroom, landscaping instead of a balding yard.

Even the movers were impressed. Steve bought them lunch from Wendy's and tipped all three \$50 each. A generous guy, this Steve Chambers. He didn't say what he did for a living but from the sound of it maybe he had a good job at a mill. He'd told them about winning big in Vegas. Maybe he was "connected," they thought, eyeing the books about the Mafia.

The movers knew this: These people were happy.

They'd left their lean, country life in a cloud of gravel dust to live high on a mountaintop as the people they wanted to be, people who drove BMW's and wore diamonds, who gave parties and went on vacations, who lived not at the dead end of a dirt road but on a serpentine street with a handsome name like Stuart Ridge, people who seldom worried about bills, who owned instead of rented. People who could afford to live a little.

Now they were rich. They would be noticed.

The sun had just set on a warm and beautiful Saturday in early October when the door to the main vault opened at Loomis Fargo & Co., an armored-car warehouse just beyond the city skyline, where Wilkinson Boulevard begins its industrial push from Charlotte to Gastonia.

A man walked into the vault and began gathering up money. For a solid hour he carried armloads of cash out to a van, surveillance cameras rolling from every direction.

When he finished, just before 8 p.m., he had a little over \$17 million - \$17 million in bricks of hundreds, fifties, twenties, tens, fives, ones - 2,748 pounds of tightly bundled, greensmelling cash. A ton of cash, in fact.

Before he drove off into the night, the thief swiped two of the surveillance tapes. He forgot the third.

Loomis supervisors knew the man on the tape.

David Ghannt, they told the FBI.

But David Ghannt was gone.

The van turned up two miles west of the warehouse, abandoned in the woods on Moores Chapel Road. In it, agents found either the sign of a fast getaway or more evidence of an amateur: \$3.3 million, a .38-caliber pistol from Loomis, and the two missing surveillance videos showing one of the largest heists in U.S. history.

All over the country, posters went up showing the skinny redhead from Kings Mountain, the Hunter Huss High grad and gulf war Army veteran, husband and father, the trusted 28-year-old vault supervisor charged Oct. 4 with bank larceny and declared a fugitive.

David Scott Ghannt: WANTED.

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Millionaires drive fine cars and wear diamonds. They're beautiful and sophisticated. They go to cool places, buy Rolexes. They never have to worry about rent money or car payments or getting behind on their Visa. Millionaires are happy. Nobody looks down on a millionaire.

"I wish I was rich," Kelly Campbell used to tell her mama.

But Kelly's family wasn't rich. The only rich people they knew were other people, who didn't work third shift at the textile mill or sweep parking lots for a living or drop out of school and have a baby at 17.

Most of her friends came up the same way, hard and wanting, the sons and daughters of mill hands, who married young, had children young and provided for their families on the limiting foundation of blue-collar jobs and no high school diploma. Steve Chambers, her childhood buddy. His wife, Shelley. Their friend Eric Payne. They could understand. Rich is a hard journey from the back roads of Gaston County.

Something dramatic would have to happen for their lives to change, for the bankruptcies and drudgery to disappear. Rob a bank. Win the lottery. Hit the jackpot.

And suddenly, it seemed they did.

October was a very good month.

Barely a week went by without Steve and Shelley Chambers piling money into their checking accounts. They had several of them now, safe-deposit boxes too, in banks from Gastonia to Salisbury. Their balances grew from almost nothing to tens of thousands of dollars. One day in early November, Shelley carried a briefcase full of cash to a teller she knew at a First Union in Salisbury and walked away with a check for \$200,000.

A week later Steve and Shelley bought a brand new white convertible roadster, a BMW Z3.

She began shopping at Susan C. Anthony, an upscale boutique in Lincolnton, talking and talking to the sales staff about how her husband owned casinos in Atlantic City and Laundromats in Texas, how she was so thrilled to finally find a place to shop. One day she arrived in a good mood and a tight T-shirt. She and her husband were dining out that night. Her 25th birthday was a few days away. Her new breasts were fabulous.

She bought a tasseled throw of leopard-print velvet and silk, \$480, cash.

She and Steve had started paying for a lot of things with cash. That was a switch. Neither had worked steadily in quite some time. In fact, Gastonia police had charged Steve with writing more than a few bad checks, \$30,000 worth. And suddenly here they were, 25 and 30 years old, house hunting in neighborhoods with guard gates and sprinkler systems.

Their dream house clung to the side of Cramer Mountain, 503 Stuart Ridge. The place was huge, 7,000 square feet of fresh start and fine living: marble foyer, wet bar, wine cellar, enough bedrooms for their kids, a sunken master suite with fireplace and Jacuzzi. Steve and Shelley paid \$635,000 for it and called the movers.

They didn't take enough from the double-wide even to fill up a truck. Steve's cousin, Nathan Grant, planned to move into the mobile home and Steve wanted to leave him a few things, so they told the movers just to take the big-screen TV, the dining room chairs, the clothes and toys . . . and from the shed, those heavy steel barrels.

``Dog food," Steve said.

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Hop a plane in Columbia and another in Atlanta and you're in Cancun before you can say sunburn. Mexico, touristaville, where America goes to disappear. In the resort towns, humanity melds, a blistered mass in matching designer shorts.

The redhead found Playa del Carmen, a fishing village on the east coast, between Cozumel and Cancun. He found a room at the Hotel la Tortuga - the turtle - an inn with a thatched roof and tiled floors on a strip of cafes, cigar shops, strolling mariachi bands, couples sitting on the curb drinking Mexican beer with lime.

He told the receptionist he was an oil-rigger on vacation. She gave him No. 101, a room off the lobby with a view of the courtyard.

He laid a wad of pesos on the counter. She counted out \$75 and felt sorry for the gringo, she didn't know why. He seemed so sad, this James T. Kelly.

Kelly.

*

David Ghannt and Kelly Campbell met at Loomis. Both were from Gaston County. Both drove trucks and were married. Sometimes, she slipped David a little bit of pot.

They became friends and remained so, even after Kelly left Loomis in November 1996 to stay home with her children.

They were broke, Kelly and her husband, Spanky. They had their mobile home but little else. She hadn't really worked in a while. He landscaped yards and trained coon dogs, barely enough of a living for a family of four.

Then, after so many years struggling, she finally had money.

Kelly went to the credit union and deposited \$800 here, \$3,000 there. She bought herself a minivan and told her mother she'd borrowed it from a friend. At Christmas, Santa brought the kids not just a couple of presents but a pile: a bicycle each, video and computer games, teddy bears and dolls. . . .

``Don't worry about it," she told her mama. ``If I couldn't afford it, I wouldn't do it."

Four days after Christmas, the FBI asked to talk. They had questioned her before, as they went through their list of Loomis associates. This was the third time.

She and David Ghannt knew each other, right? Weren't they friends?

Yes, but I had nothing to do with that missing money.

When's the last time you talked to him?

Weeks before that robbery.

Kelly seemed irritable. She snapped at her family. She ate, a lot.

“Look at me, I hate myself,” she told her mother. She was gaining weight, more than 30 pounds in just a few months.

“Kelly,” her mother said, “you’re doing it to yourself.”

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Shelley and Steve got started on the new house right away. They ordered custom cabinets and wallpaper, a wrought iron fence.

Shelley’s taste ran to leopard-print designs: earrings, bracelets, the tasseled throw, a leopard print runner on the winding staircase. They kept some of the things the old owner had left behind, a bit of furniture, a painting of Elvis on velvet. They bought a pool table and jewelry, all kinds of jewelry: rings, necklaces, watches, pendants, earrings, pearls, diamonds. They bought \$20,000 worth of cigars and put them in a humidor. They bought bags and bags of candy.

Neighbors tried getting to know the new couple and their three children but Steve and Shelley seemed abrupt.

“Where are you from?” a neighbor asked Steve.

“Oh, we’re local. I’m an ex-football player.”

“A Panther?”

“No, one of the Northern teams.”

Another time the neighbor said, “Anytime your kids want to play with our kids, they should come on over.”

“No,” Steve answered. “They’re OK.”

On Fridays, they threw pizza parties for the kids and friends, to celebrate the end of the school week. One time at the house, someone saw a duffel stuffed with cash, almost too heavy even for a burly guy like Steve to lift.

Next, Steve and Shelley shopped for a business and found Furniture Discount Center, Mike and Melody Staley’s store on South Street, across from the courthouse in Gastonia. Steve and Shelley bought it and renamed it M & S Furniture Gallery - M & S, Michelle and Steve - and immediately started renovations. They replaced walls, redid the bathroom, poured a concrete floor and laid carpet.

“New name, new showroom, all-new line of furniture,” the grand-opening ad read. “We don’t have a big sale because we don’t have a big mark-up.”

The Staleys didn’t carry high-end stuff but they didn’t carry junk either. They sold quality furniture that working people could afford, and if customers got a little behind on their payments, the Staleys understood. Steve and Shelley changed that, too. They got rid of the old lines and ordered pricier pieces, and turned customers’ past-due accounts over to an attorney.

“We’re not going to fool with people like that,” Shelley told Mike Staley’s mother, Ruth, who stayed on at the store.

The more Ruth saw Steve and Shelley conduct business, the more she believed they had no idea what they were doing. They’d buy a couch for \$600 and mark it up to \$840 when they should have priced it at \$1,500. Ruth just figured they didn’t need the money. That house, that rock - Shelley’s diamond was huge, \$43,000 worth of huge. Steve joked he needed to have his wife insured just so she could walk around.

People who knew them thought Steve and Shelley had won a lottery or inherited a fortune. They thought the same of Eric Payne.

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Eric ran a press for a printing company off Wilkinson Boulevard. He and Steve worked there together in the early '90s.

Eric worked hard, overtime when he could. He had a wife, kids, bills, more than \$1,500 due on his Visa account alone.

The first week of October he up and took a nice long vacation, three weeks. He paid off the Visa. He deposited \$7,487 in his checking account. He rented a new Cadillac - charged it to Visa and drove it for nearly three weeks.

The day before Shelley bought her BMW, Eric went down to Spruill Chevrolet in Mount Holly and got himself a Chevy Tahoe.

He bought three round-trip tickets to Atlanta, return trip seats in first class. He bought a new double-wide and a Harley.

On his little girl's seventh birthday, a white stretch limousine pulled into the trailer park, picked up her and 10 of her friends, and took them out to eat steak.

*

The redhead didn't act like a man on vacation. He stayed in his room. He smoked a lot. He lived out of the minibar, M&M's, Snickers. He drank cheap tequila and listened to the Eagles.

Sometimes he strolled down the block, a block lined with aromatic restaurants that served fish right out of the sea. The redhead passed them all and went to Burger King.

The receptionist grew fond of the strange little man who read comic books and studied maps of Mexico and never looked anyone in the eye. Sometimes she found him at the side of the pool in cutoffs and a T-shirt, dangling his feet in the water and staring hard at nothing at all.

*

Go from dirt roads to streets paved with gold and somebody's bound to notice. The phone started ringing at the FBI.

To their suspect list of one - David Ghantt - they added a few more names. Steve and Michelle Chambers.

Kelly Campbell.

Take a look at Eric Payne, one caller said. His workplace is close to the spot where the Loomis van and \$3 million had been ditched.

Agents were starting to make a few connections. David, the suspect at large, knew Kelly. Kelly knew Steve because they grew up in the same neighborhood. Steve and Eric used to work together. And every one of them, except for the missing man, had been spending more money than they'd ever seen in their lives.

The FBI had to be careful. Tailing the suspects might not identify conspirators or their roles, and could work against agents by tipping the suspects off to the investigation. They could send an agent under cover, but this was a close group; Steve might spot an infiltrator because he'd worked as an FBI informant and might know their

techniques. They could search the furniture store, the house on Cramer Mountain and Kelly and Eric's mobile homes but they wouldn't necessarily find anything that led to the money. They could subpoena the suspects to go before a grand jury and answer questions about their involvement, but would they tell the truth? Or would they plead the Fifth and walk right out to cover their tracks?

No, none of that would work. The feds would have to listen in.

They started with Steve and Shelley's phone and began monitoring calls the morning of Feb. 11. In the first week, agents got an earful: Steve calling Reeds Jewelers in the mall to ask what was the most expensive ladies' Rolex they carried; Shelley calling about interior decorating and bragging to her sister about her 3-1/2-carat diamond; Steve telling Shelley that Kelly wanted liposuction for her rear end.

If anyone needed money, Steve seemed to be their man.

The feds kept listening.

Steve started talking about wiring money to secret overseas accounts and buying the Gastonia nightclub Cricket's. A bar was cash-intensive. A good move for someone who wants to hide money.

Steve talked to a fellow named Mike McKinney about hiring him as a bodyguard. Steve would buy Mike a gun, rent him an apartment, pay him \$400 a week. He could quit living at the Hampton Inn.

Steve had Kelly take \$500 to Mike. She told Steve she'd like to get a tummy tuck.

They all used their own phones but sometimes drove down Wilkinson Boulevard to Nichols, a convenience store just across the Catawba River. As the world came and went, they used the pay phones right there by the front door. The feds tapped those, too. They were hoping to hear something about David Ghantt.

He's thinking of moving up the coast a little bit, Kelly told Steve one day.

"How much does he got?" Steve asked.

Don't know, Kelly said. She told Steve they would have to send somebody else to "make the drop."

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The redhead was in the boonies. Nobody spoke English. The receptionist let him practice his Spanish on her. It was pitiful but at least he tried.

He seemed lonely. No visitors or mail. Sometimes at night, he strolled the village for hours.

Vagabondo, the locals thought. Drifter. A guy who could vanish there and never be missed.

*

Mike McKinney didn't fit. What was his connection? He came not from Gaston County like the other suspects but from a crossroads in Illinois, the son of a carpenter who joined the Marines after high school and served for a time at North Carolina's Camp Lejeune.

The Marines. Wasn't Shelley's first husband a Marine? Served at Camp Lejeune? Maybe that was it.

The phone calls got tense. Eric and Steve talked about a guy they knew who was running his mouth about them and the vault job over in Charlotte; if the guy didn't shut up Steve ought to shut him up with a good beating. They didn't need this heat right now.

The night of Feb. 22, Steve pressed Kelly to come over and talk. He wanted to know where "he" was.

I'm beat, Kelly said. She said she would hear from him the next afternoon.
Call me at the furniture store, Steve told her. Immediately, he said. He needed to know where to send his people.

David Ghatt told Kelly he was in Cozumel. She said someone would be coming to deliver him some money.

I thought being a rich woman would make me happy, she said, but now I'm not so sure.

Before they hung up they said I love you, and all the listening ears heard.
Steve called his cousin Nathan in the Lincoln County double-wide he'd left months ago.

Would you be willing to make a trip to Mexico to make a money drop? Steve asked him. He'd pay \$1,000. Nathan said he would. He'd just started a new maintenance job and was living with his girlfriend and their baby boy. A thousand dollars was a lot of money.

Steve called Mike. "Need to ask you a quick question."

"Yeah."

"Have you ever met that fellow down there face to face? . . ."

"Yeah."

"You have met him face to face."

"Uh huh."

"OK. Well, he's still raisin' hell about not wantin' to deal with you and all that good stuff. He's in Causesimal or whatever the hell, he's a little way away from it."

"You mean Cozumel?" Mike asked. "Or Parma del Playa?"

"No, it's the first one you said. . . . He's absolutely sayin' he don't want you to come back down there. So only thing I'm wonderin' is how you gonna get close to him if he's that damn far up (in) that rural . . . place where he can see you comin'. . . ."

"It all depends on where he's at unless we send somebody, a decoy down there and I can shadow him," McKinney said.

"Hmm," Steve said. "I might have to try and do that. . . . I don't guess there's no way you can get hold of a rifle or any damn thing are they?"

"Be pretty rough. . . . I probably could but it'd take me forever to get it," McKinney said.

". . . I mean I just don't want you goin' in there and tryin' to do it and you not bein' able to do it. You know what I'm sayin'?"

"Yeah."

"And that might f--- the whole situation up all the way around."

Mike booked a flight to Mexico.

*

They checked into la Tortuga quietly, two men and one woman, all in plain clothes and speaking Spanish. One

was an Interpol agent, the others FBI, and their assignment this day, Sunday, March 1, was to bring in a man who'd been on the run for five months.

They approached the redhead as he returned to his room and placed him under arrest.

The receptionist looked at him as they led him away and thought he looked relieved.

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Just before dawn, federal agents fanned out to Cramerton, Belmont, Mount Holly, Lincoln County and Gastonia.

They found Mike McKinney in Room 403 at the Hampton Inn on Interstate 85 in Gastonia. His travel plans were canceled.

They found Kelly Campbell in her mobile home, Eric Payne in his, Nathan Grant in the one Steve and Shelley had left behind. The FBI later would bring in Nathan's older brother, Scott.

Agents went through their homes and took anything that might've been bought with stolen money or used in the course of a crime, any possible clue at all, guns to credit cards to camcorders to jewelry to a pair of Mike's jungle boots. They took the minivan and the Chevy Tahoe.

At every place, they found cash, in shoe boxes, under the couch, stuffed into drawers, some of it still wrapped in Loomis bands, \$90,000 in Eric's home alone. All told, they would recover \$6.6 million.

Steve and Shelley had wallpaper coming that morning but other visitors spoiled the delivery.

The government cars filed up the mountainside, to the fieldstone house on Stuart Ridge. Agents led Steve and Shelley away, and in garbage bags and boxes began confiscating their life.

They packed up the jewelry, the clothes, the Steve's Bar coasters, stacks of cash. They rolled up the rugs, lifted the art off the walls, carried out the furniture piece by piece, so new they'd barely had time to gather dust. The cigars were ruined, \$20,000 worth; Steve and Shelley hadn't put water in the humidior.

The house lay stripped, then, of everything but strewn packing papers and masking tape and the gloss on the floor of the marble foyer. The mayor of Cramerton, Cathy Biles, came and got the family dog, an enormous basset hound who willingly went with her to Town Hall and promptly peed on the carpet.

On Thursday, the suspects went to court. They wore inmate orange and chains around their ankles and wrists. Steve, Shelley, Kelly, David, Eric, Mike, Nathan and Scott went before the federal magistrate in Charlotte as their children and parents and girlfriends and wives held each other and cried.

The weeks ahead will be long, the theft and money-laundering charges serious, some punishable by up to 10 years in prison.

"This is a case about greed," Assistant U.S. Attorney David Kessler told the court.

The families listened as prosecutors laid out the night of Oct. 4 and the weeks that followed, as the FBI sees it and some of the suspects themselves had described it:

David Ghannt uses his keys to the main vault at Loomis, loads \$17 million into a van. Steve Chambers and his cousin Scott Grant, Nathan's brother, follow David up Wilkinson Boulevard in a rented van to woods on Moores Chapel Road. Eric Payne is there, too. They transfer the cash to steel barrels, load the barrels into the rented van, abandon the Loomis van with \$3 million, the pistol and the surveillance tapes inside. David Ghannt vanishes. The barrels of money go to the shed at Steve and Shelley's double-wide. Steve parcels it out. Other friends help hide it. He and Shelley and Kelly and Eric begin to live like the rich people they never were. The debts, all those worries, begin to go away. Or do they? Somebody decides they need to kill David. They start trying to track him down in Mexico. David talks to no one but Kelly. He tells her he loves her and she tells him she loves him. Was

she lying? "I should have gone down there and done it myself," she tells the FBI.

All that money, and only one of them left home.

In court, the judge asked David's family to stand. A dozen people did, including David's wife, Tammy, her face a blank.

"It appears he has made a huge mistake," David's mother, Sue, said through her tears. "He's still my son and I love him so much."

Twenty people showed for Kelly. Her children. Her parents, Colleen and Lawrence Elmore, retired mill workers who would use their retirement money if they had to, to get her a good lawyer.

"She's my daughter," said her father. He just can't figure it, why anyone would want to be rich. "If I can just catch a big bass once in a while, I'll be happy."