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By Ron Menchaca

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A former Bluffton police officer and mother of four young children will not serve prison time after pleading guilty Monday to criminal charges of exploiting a vulnerable adult.

Lisa Cramer, 37, was arrested in 2004 and accused of bilking an elderly couple from Hilton Head Island out of millions of dollars to pay for a lavish lifestyle that included luxury cars, plastic surgery and expensive gifts for her family and friends.

The victims in the case, Bernard and Eleanor Breedlove, were both in their 90s and had an estate valued at an estimated \$20 million when authorities said Cramer took a job as the couple's caretaker and began ingratiating herself into their lives in the late 1990s.

Bernard Breedlove has since died. His wife was declared mentally incapacitated and assigned a court-ordered guardian.

The plea on Monday in Beaufort County came just as potential jurors were being assembled for the start of the criminal trial. The plea came as part of a unique simultaneous resolution of criminal and civil cases against Cramer. She received a suspended sentence of three years' probation in the criminal case, and nearly \$6 million in disputed assets are to be divided between Cramer and Breedlove as part of the civil case.

The case drew statewide interest because it raised several complex legal issues that were ultimately settled by the state Supreme Court. One issue dealt with whether the courts could freeze some of the disputed money or allow Cramer to use it for her legal defense.

Charleston's legal community also kept tabs on the case because of the central roles of local attorneys Lionel Lofton and Richard Rosen. Lofton represented Cramer in the civil and criminal cases. Rosen represented the Breedloves in the civil case.

Cramer entered a so-called Alford plea, which allows a defendant to enter a guilty plea while maintaining innocence. Such pleas acknowledge that the evidence likely could persuade a jury

or judge to convict.

Judge James C. Williams Jr. accepted the special plea over the objections of Assistant Attorney General Curtis Pauling, said attorney general communications director Mark Plowden.

Both sides claimed victory Monday.

"This lady has four young children and we didn't want to run the risk that a jury would convict her even though we strongly contested the allegations," Lofton said. "I consider it a victory. We are ecstatic."

Rosen characterized the plea as vindication for Breedlove because Cramer was ordered by the court to turn over a portion of money and property that she had claimed were gifts from the elderly couple. Breedlove's portion of the assets will go into a charitable trust, he said.

Though he said he would have preferred to see Cramer serve time behind bars, Rosen said Cramer's plea speaks for itself. "Innocent people don't plead guilty," he said. "Our job was to recover money and property."

Eleanor Breedlove's health has declined in the years since Cramer's arrest. Attorneys on both sides disputed Breedlove's true wishes. Lofton produced evidence in court suggesting that Eleanor Breedlove had intended to give money to Cramer. Rosen pointed to testimony from medical experts who said the Breedloves had long suffered from dementia and were incapable of understanding large financial transactions.

Cramer met the Breedloves in 1997 and soon became an indispensable caretaker and friend. The Breedloves became surrogate grandparents to Cramer's four children. Cramer doted on the Breedloves, running their errands and managing their affairs.

Beginning as early as 2001, tens of thousands of dollars of the Breedloves' money began flowing into accounts controlled by Cramer. She paid for plastic surgery, jewelry, cars, property and travel, court records show. Trust accounts also were established on behalf of the Cramers.

The Beaufort County Sheriff's Office and the State Law Enforcement Division began investigating Cramer in April 2004 after receiving a tip from suspicious bank officials. By the time Cramer was arrested in June 2004, more than \$2 million in real estate and \$3.5 million in cash and other assets had changed hands.

The case slogged through the courts under the weight of appeals and legal motions. In 2005, the SC Supreme Court overruled a lower court and froze some of the disputed assets.

Last year, the 14th Judicial Circuit Solicitor's Office handed the Cramer case over to the state Attorney General's office. Solicitor Duffie Stone was concerned about a potential conflict of interest if former solicitor Randolph Murdaugh III were to testify in the case.

Cramer and her husband, Nathan, who also was implicated in the case — a conspiracy charge against him was later dropped — now live outside Atlanta and look forward to focusing on their children, Lofton said.

Breedlove's deteriorating mental condition probably doesn't allow her to recognize that the case is finally over, Rosen said. "I don't know that she is able to appreciate what happened today," he said.