

**IN THE UNITED STATES DISTRICT COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

**UNITED STATES OF AMERICA** : **CRIMINAL NO. 10-\_\_\_\_\_**  
**v.** : **DATE FILED: \_\_\_\_\_**  
**NEIL DELAFUENTE** : **VIOLATION:**  
: **18 U.S.C. § 513 (counterfeit securities - 1**  
: **count)**  
: **18 U.S.C. § 2 (aiding and abetting)**  
: **Notice of forfeiture**

**I N F O R M A T I O N**

**C O U N T O N E**

**THE UNITED STATES ATTORNEY CHARGES THAT:**

At all times material to this information:

1. Defendant NEIL DELAFUENTE operated a check cashing business called ABC Check Cashing, Inc.
2. For in or about June 2004 until in or about January 2006, defendant NEIL DELAFUENTE cashed forged checks at his check cashing business.
3. Defendant NEIL DELAFUENTE had a business relationship with Calvin Harris, charged elsewhere, who ran a home improvement company.
4. Calvin Harris worked with his customers to obtain mortgage loans to finance home improvement work. Harris also handled the proceeds from the mortgage loans.
5. In several such mortgage loan transactions, the loan proceeds included checks made payable to creditors of Calvin Harris's customers. The creditors included consumer finance companies, retail stores, utilities, and municipal tax departments.

6. Calvin Harris obtained the checks made payable to his customers' creditors.

7. On numerous occasions, Calvin Harris took the checks made payable to his customers' creditors to defendant NEIL DELAFUENTE.

8. Defendant NEIL DELAFUENTE provided cash to Calvin Harris for these checks knowing that Harris was not the payee and knowing that Harris did not have authorization from the payee to negotiate the checks.

9. Defendant NEIL DELAFUENTE, in turn, brought the negotiated checks to R.F., Inc.

10. Defendant NEIL DELAFUENTE had a bulk check cashing agreement with R.F., Inc., a check cashing company. As part of that agreement, R.F., Inc. provided ABC Check Cashing with funds at the beginning of a business day. Defendant DELAFUENTE used those funds to cash checks for his customers at ABC Check Cashing. At the end of the day, defendant DELAFUENTE would bring the negotiated checks to R.F., Inc. and to its employees for R.F., Inc. to deposit.

11. In accepting the checks from defendant NEIL DELAFUENTE, R.F., Inc. and its employees relied on defendant DELAFUENTE to have verified the legitimacy of the checks that he cashed and the identity of the person for whom he was cashing the checks.

12. On or about January 18, 2006, in Philadelphia, in the Eastern District of Pennsylvania and elsewhere, defendant

**NEIL DELAFUENTE**

with intent to deceive, knowingly made, uttered, and possessed, and aided and abetted the making, uttering, and possessing of, a forged security of an organization operating in and affecting interstate commerce, that is, a forged check of a business known to the United States Attorney as "F.N.A., Inc.," dated January 18, 2006, drawn on Willow Grove Bank, check no. 4051, in the amount of \$11,500, made payable to "Philadelphia Department of Revenue."

In violation of Title 18, United States Code, Sections 513(a) and 2.

**NOTICE OF FORFEITURE**

**THE UNITED STATES ATTORNEY FURTHER CHARGES THAT:**

1. As a result of the violations of Title 18, United States Code, Section 513, set forth in this information, defendant

**NEIL DELAFUENTE**

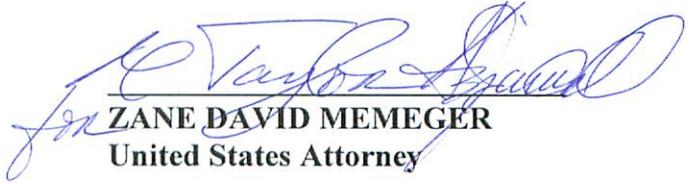
shall forfeit to the United States of America any property, real or personal, that constitutes or is derived from proceeds traceable to the commission of such offenses.

2. If any of the property subject to forfeiture, as a result of any act or omission of the defendant:

- (a) cannot be located upon the exercise of due diligence;
- (b) has been transferred or sold to, or deposited with, a third party;
- (c) has been placed beyond the jurisdiction of the Court;
- (d) has been substantially diminished in value; or
- (e) has been commingled with other property which cannot be divided without difficulty;

it is the intent of the United States, pursuant to Title 28, United States Code, Section 2461(c), incorporating Title 21, United States Code, Section 853(p), to seek forfeiture of any other property of the defendant(s) up to the value of the property subject to forfeiture.

All pursuant to Title 28, United States Code, Section 2461(c), and Title 18,  
United States Code, Section 981(a)(1)(C).

  
**ZANE DAVID MEMEGER**  
United States Attorney