

IN THE UNITED STATES DISTRICT COURT FOR THE  
NORTHERN DISTRICT OF FLORIDA  
TALLAHASSEE DIVISION

UNITED STATES OF AMERICA

v.

INDICTMENT

GEORGIA ANN CLOUD  
\_\_\_\_\_ /

4:10cr84-SPM

THE GRAND JURY CHARGES:

INTRODUCTION

At all times material to this indictment:

1. Defendant, Georgia Ann Cloud, was the owner and operator of Cloud's Tax Services and Business Center, LLC ("CTS"), a tax return preparation business located in Tallahassee, Florida.
2. A First Time Home Buyer Credit ("FTHBC") and an Education Credit could be taken on individual tax returns for the calendar year 2008. The 2008 FTHBC was equal to 10 percent of the purchase price of a home with a maximum allowable credit of \$7,500. Taxpayers must have purchased their qualifying home after April 8, 2008, and before January 1, 2009, and may not have owned a home during the three years prior to the date of purchase. The credit is repaid by the taxpayer in fifteen equal installments, interest free, beginning in the second year after claiming the credit. The Education Credit was for college expenses incurred during the year 2008.

3. Defendant prepared and electronically filed and caused to be prepared and electronically filed United States Individual Tax Returns, Form 1040, with the Internal Revenue Service for the calendar year 2008, for customers and herself, that claimed false FTHBC and Education Credits resulting in a tax loss to the United States.

**COUNT ONE**

On or about January 12, 2009, in the Northern District of Florida, the defendant,

**GEORGIA ANN CLOUD,**

a resident of Tallahassee, Florida, did willfully aid and assist in, and procure, counsel, and advise the preparation and presentation under, and in connection with a matter arising under, the internal revenue laws, of a United States Individual Income Tax Return, Form 1040, for the calendar year 2008, which was filed with the Internal Revenue Service, and which said return was fraudulent and false as to a material matter in that the return represented that K.G. was entitled under the provisions of the Internal Revenue laws to claim a FTHBC, whereas, as the defendant then and there well knew and believed, K.G. did not qualify for a FTHBC.

In violation of Title 26, United States Code, Section 7206(2).

**COUNT TWO**

On or about January 16, 2009, in the Northern District of Florida, the defendant,

**GEORGIA ANN CLOUD,**

a resident of Tallahassee, Florida, did willfully aid and assist in, and procure, counsel, and

advise the preparation and presentation under, and in connection with a matter arising under, the internal revenue laws, of a United States Individual Income Tax Return, Form 1040, for the calendar year 2008, which was filed with the Internal Revenue Service, and which said return was fraudulent and false as to a material matter in that the return represented that T.G. was entitled under the provisions of the Internal Revenue laws to claim a FTHBC, whereas, as the defendant then and there well knew and believed, T.G. did not qualify for a FTHBC.

In violation of Title 26, United States Code, Section 7206(2).

### **COUNT THREE**

On or about January 21, 2009, in the Northern District of Florida, the defendant,

**GEORGIA ANN CLOUD,**

a resident of Tallahassee, Florida, did willfully aid and assist in, and procure, counsel, and advise the preparation and presentation under, and in connection with a matter arising under, the internal revenue laws, of a United States Individual Income Tax Return, Form 1040, for the calendar year 2008, which was filed with the Internal Revenue Service, and which said return was fraudulent and false as to a material matter in that the return represented that S.M-D. was entitled under the provisions of the Internal Revenue laws to claim a FTHBC, whereas, as the defendant then and there well knew and believed, S.M-D. did not qualify for a FTHBC.

In violation of Title 26, United States Code, Section 7206(2).

**COUNT FOUR**

On or about January 24, 2009, in the Northern District of Florida, the defendant,

**GEORGIA ANN CLOUD,**

a resident of Tallahassee, Florida, did willfully aid and assist in, and procure, counsel, and advise the preparation and presentation under, and in connection with a matter arising under, the internal revenue laws, of a United States Individual Income Tax Return, Form 1040, for the calendar year 2008, which was filed with the Internal Revenue Service, and which said return was fraudulent and false as to a material matter, in that the return represented that D.S. was entitled under the provisions of the Internal Revenue laws to claim a FTHBC, whereas, as the defendant then and there well knew and believed, D.S. did not qualify for a FTHBC.

In violation of Title 26, United States Code, Section 7206(2).

**COUNT FIVE**

On or about January 25, 2009, in the Northern District of Florida, the defendant,

**GEORGIA ANN CLOUD,**

a resident of Tallahassee, Florida, did willfully aid and assist in, and procure, counsel, and advise the preparation and presentation under, and in connection with a matter arising under, the internal revenue laws, of a United States Individual Income Tax Return, Form 1040, for the calendar year 2008, which was filed with the Internal Revenue Service, and which said return was fraudulent and false as to a material matter in that the return

represented that K.T. was entitled under the provisions of the Internal Revenue laws to claim a FTHBC, whereas, as the defendant then and there well knew and believed, K.T. did not qualify for a FTHBC.

In violation of Title 26, United States Code, Section 7206(2).

**COUNT SIX**

On or about January 25, 2009, in the Northern District of Florida, the defendant,

**GEORGIA ANN CLOUD,**

a resident of Tallahassee, Florida, did willfully aid and assist in, and procure, counsel, and advise the preparation and presentation under, and in connection with a matter arising under, the internal revenue laws, of a United States Individual Income Tax Return, Form 1040, for the calendar year 2008, which was filed with the Internal Revenue Service, and which said return was fraudulent and false as to a material matter in that the return represented that C.A. was entitled under the provisions of the Internal Revenue laws to claim a FTHBC, whereas, as the defendant then and there well knew and believed, C.A. did not qualify for a FTHBC.

In violation of Title 26, United States Code, Section 7206(2).

**COUNT SEVEN**

On or about January 26, 2009, in the Northern District of Florida, the defendant,

**GEORGIA ANN CLOUD,**

a resident of Tallahassee, Florida, did willfully aid and assist in, and procure, counsel, and

advise the preparation and presentation under, and in connection with a matter arising under, the internal revenue laws, of a United States Individual Income Tax Return, Form 1040, for the calendar year 2008, which was filed with the Internal Revenue Service, and which said return was fraudulent and false as to a material matter in that the return represented that B.J. was entitled under the provisions of the Internal Revenue laws to claim a FTHBC and an Education Credit, whereas, as the defendant then and there well knew and believed, B.J. did not qualify for a FTHBC and was not entitled to an Education Credit.

In violation of Title 26, United States Code, Section 7206(2).

**COUNT EIGHT**

On or about January 30, 2009, in the Northern District of Florida, the defendant,

**GEORGIA ANN CLOUD,**

a resident of Tallahassee, Florida, did willfully aid and assist in, and procure, counsel, and advise the preparation and presentation under, and in connection with a matter arising under, the internal revenue laws, of a United States Individual Income Tax Return, Form 1040, for the calendar year 2008, which was filed with the Internal Revenue Service, and which said return was fraudulent and false as to a material matter in that the return represented that V.T. was entitled under the provisions of the Internal Revenue laws to

claim a FTHBC, whereas, as the defendant then and there well knew and believed, V.T. did not qualify for a FTHBC.

In violation of Title 26, United States Code, Section 7206(2).

**COUNT NINE**

On or about February 2, 2009, in the Northern District of Florida, the defendant,

**GEORGIA ANN CLOUD,**

a resident of Tallahassee, Florida, did willfully aid and assist in, and procure, counsel, and advise the preparation and presentation under, and in connection with a matter arising under, the internal revenue laws, of a United States Individual Income Tax Return, Form 1040, for the calendar year 2008, which was filed with the Internal Revenue Service, and which said return was fraudulent and false as to a material matter, in that the return represented that W.W. was entitled under the provisions of the Internal Revenue laws to claim a FTHBC, whereas, as the defendant then and there well knew and believed, W.W. did not qualify for a FTHBC.

In violation of Title 26, United States Code, Section 7206(2).

**COUNT TEN**

On or about February 2, 2009, in the Northern District of Florida, the defendant,

**GEORGIA ANN CLOUD,**

a resident of Tallahassee, Florida, did willfully aid and assist in, and procure, counsel, and advise the preparation and presentation under, and in connection with a matter arising

under, the internal revenue laws, of a United States Individual Income Tax Return, Form 1040, for the calendar year 2008, which was filed with the Internal Revenue Service, and which said return was fraudulent and false as to a material matter in that the return represented that S.E.W. was entitled under the provisions of the Internal Revenue laws to claim a FTHBC, whereas, as the defendant then and there well knew and believed, S.E.W. did not qualify for a FTHBC.

In violation of Title 26, United States Code, Section 7206(2).

**COUNT ELEVEN**

On or about February 7, 2009, in the Northern District of Florida, the defendant,

**GEORGIA ANN CLOUD,**

a resident of Tallahassee, Florida, did willfully aid and assist in, and procure, counsel, and advise the preparation and presentation under, and in connection with a matter arising under, the internal revenue laws, of a United States Individual Income Tax Return, Form 1040, for the calendar year 2008, which was filed with the Internal Revenue Service, and which said return was fraudulent and false as to a material matter in that the return represented that B.W. was entitled under the provisions of the Internal Revenue laws to claim a FTHBC and an Education Credit, whereas, as the defendant then and there well knew and believed, B.W. did not qualify for a FTHBC and was not entitled to an Education Credit.

In violation of Title 26, United States Code, Section 7206(2).

**COUNT TWELVE**

On or about February 11, 2009, in the Northern District of Florida, the defendant,

**GEORGIA ANN CLOUD,**

a resident of Tallahassee, Florida, did willfully aid and assist in, and procure, counsel, and advise the preparation and presentation under, and in connection with a matter arising under, the internal revenue laws, of a United States Individual Income Tax Return, Form 1040, for the calendar year 2008, which was filed with the Internal Revenue Service, and which said return was fraudulent and false as to a material matter in that the return represented that L.V. was entitled under the provisions of the Internal Revenue laws to claim a FTHBC and an Education Credit, whereas, as the defendant then and there well knew and believed, L.V. did not qualify for a FTHBC and was not entitled to an Education Credit.

In violation of Title 26, United States Code, Section 7206(2).

**COUNT THIRTEEN**

On or about February 24, 2009, in the Northern District of Florida, the defendant,

**GEORGIA ANN CLOUD,**

a resident of Tallahassee, Florida, did willfully aid and assist in, and procure, counsel, and advise the preparation and presentation under, and in connection with a matter arising under, the internal revenue laws, of a United States Individual Income Tax Return, Form 1040, for the calendar year 2008, which was filed with the Internal Revenue Service, and

which said return was fraudulent and false as to a material matter in that the return represented that A.C. was entitled under the provisions of the Internal Revenue laws to claim a FTHBC, whereas, as the defendant then and there well knew and believed, A.C. did not qualify for a FTHBC.

In violation of Title 26, United States Code, Section 7206(2).

**COUNT FOURTEEN**

On or about February 24, 2009, in the Northern District of Florida, the defendant,

**GEORGIA ANN CLOUD,**

a resident of Tallahassee, Florida, did willfully aid and assist in, and procure, counsel, and advise the preparation and presentation under, and in connection with a matter arising under, the internal revenue laws, of a United States Individual Income Tax Return, Form 1040, for the calendar year 2008, which was filed with the Internal Revenue Service, and which said return was fraudulent and false as to a material matter in that the return represented that S.R.W. was entitled under the provisions of the Internal Revenue laws to claim a FTHBC, whereas, as the defendant then and there well knew and believed, S.R.W. did not qualify for a FTHBC.

In violation of Title 26, United States Code, Section 7206(2).

**COUNT FIFTEEN**

On or about February 25, 2009, in the Northern District of Florida, the defendant,

**GEORGIA ANN CLOUD,**

a resident of Tallahassee, Florida, did willfully aid and assist in, and procure, counsel, and

advise the preparation and presentation under, and in connection with a matter arising under, the internal revenue laws, of a United States Individual Income Tax Return, Form 1040, for the calendar year 2008, which was filed with the Internal Revenue Service, and which said return was fraudulent and false as to a material matter, in that the return represented that N.B. was entitled under the provisions of the Internal Revenue laws to claim a FTHBC, whereas, as the defendant then and there well knew and believed, N.B. did not qualify for a FTHBC.

In violation of Title 26, United States Code, Section 7206(2).

**COUNT SIXTEEN**

On or about March 5, 2009, in the Northern District of Florida, the defendant,

**GEORGIA ANN CLOUD,**

a resident of Tallahassee, Florida, did willfully aid and assist in, and procure, counsel, and advise the preparation and presentation under, and in connection with a matter arising under, the internal revenue laws, of a United States Individual Income Tax Return, Form 1040, for the calendar year 2008, which was filed with the Internal Revenue Service, and which said return was fraudulent and false as to a material matter in that the return represented that S.M. was entitled under the provisions of the Internal Revenue laws to claim a FTHBC, whereas, as the defendant then and there well knew and believed, S.M. did not qualify for a FTHBC.

In violation of Title 26, United States Code, Section 7206(2).

**COUNT SEVENTEEN**

On or about March 11, 2009, in the Northern District of Florida, the defendant,

**GEORGIA ANN CLOUD,**

a resident of Tallahassee, Florida, did willfully make and subscribe a United States Individual Income Tax Return, Form 1040, for the calendar year 2008, which contained and was verified by a written declaration that it was made under the penalties of perjury and was filed with the Internal Revenue Service, which said United States Individual Income Tax Return, Form 1040, she did not believe to be true and correct as to every material matter in that the return represented that the defendant was entitled under the provisions of the Internal Revenue laws to claim a FTHBC, whereas, as the defendant then and there well knew and believed, she did not qualify for a FTHBC.

In violation of Title 26, United States Code, Section 7206(1).

**COUNT EIGHTEEN**

On or about March 17, 2009, in the Northern District of Florida, the defendant,

**GEORGIA ANN CLOUD,**

a resident of Tallahassee, Florida, did willfully aid and assist in, and procure, counsel, and advise the preparation and presentation under, and in connection with a matter arising under, the internal revenue laws, of a United States Individual Income Tax Return, Form 1040, for the calendar year 2008, which was filed with the Internal Revenue Service, and which said return was fraudulent and false as to a material matter, in that the return

represented that K.H. was entitled under the provisions of the Internal Revenue laws to claim a FTHBC in the full amount of \$7,500 and an Education Credit; whereas, as the defendant then and there well knew and believed, K.H. did not qualify for a FTHBC in the amount of \$7,500, rather K.H. only qualified for a FTHBC in the amount of \$3,200, and was not entitled to an Education Credit.

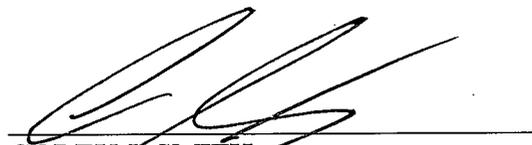
In violation of Title 26, United States Code, Section 7206(2).

A TRUE BILL:

REDACTED  
FOR PERSON

11-2-2010  
DATE

  
PAMELA C. MARSH  
United States Attorney

  
COREY J. SMITH  
Assistant United States Attorney