

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

| | | |
|--------------------------|---|--|
| | : | CRIMINAL NO. _____ |
| UNITED STATES OF AMERICA | : | DATE FILED: _____ |
| v. | : | VIOLATIONS |
| | | 18 U.S.C. § 371 (conspiracy - 1 count) |
| RANDALL McMAHON | : | 18 U.S.C. § 1343 (wire fraud - 1 count) |
| | | 18 U.S.C. § 1344 (bank fraud - 1 count) |
| | : | 18 U.S.C. § 2 (aiding and abetting) |
| | | Notice of Forfeiture |
| | : | |

INFORMATION

COUNT ONE

THE UNITED STATES ATTORNEY CHARGES THAT:

At all times material to this information:

1. Defendant RANDALL McMAHON resided in Easton, Pennsylvania.
2. D.G., a co-conspirator, resided in Phillipsburg, New Jersey.
3. PNC Bank ("PNC") was a financial institution, the deposits of which were insured by the Federal Deposit Insurance Corporation, Certificate No. 6384.
4. Susquehanna Bank ("Susquehanna") was a financial institution, the deposits of which were insured by the Federal Deposit Insurance Corporation, Certificate No. 7579.
5. First Commonwealth Federal Credit Union ("First Commonwealth") was a financial institution, the deposits of which were insured by the National Credit Union Administration, Charter No. 12765.

6. Capital One Bank ("Capital One") was a financial institution, the deposits of which were insured by the Federal Deposit Insurance Corporation, Certificate No. 33954.

7. From in or about May 2012 to in or about January 2013, in the Eastern District of Pennsylvania, and elsewhere, defendant

RANDALL McMAHON

conspired and agreed, with others known and unknown to the United States Attorney, to commit offenses against the United States, that is, defendant McMAHON intentionally devised a scheme to defraud, and for obtaining money and property by means of false and fraudulent pretenses, representations, and promises, and knowingly executed, and attempted to execute, a scheme to defraud various financial institutions, including PNC, Susquehanna, First Commonwealth, and Capital One, the deposits of which were insured by the Federal Deposit Insurance Corporation or the National Credit Union Administration, and to obtain monies owned by and under the care, custody, and control of these financial institutions by means of false and fraudulent pretenses, representations, and promises, in violation of Title 18, United States Code, Sections 1343 and 1344.

MANNER AND MEANS

It was part of the scheme that:

8. D.G. took photographs of himself, defendant RANDALL McMAHON, and other co-conspirators to create false identifications.

9. D.G. used the photographs and the personal identifying information of other individuals, such as their names, social security numbers, dates of birth, and driver's license numbers, to create false identifications for himself, defendant RANDALL McMAHON,

and other conspirators. D.G. also used photographs of individuals who appeared similar to himself and his co-conspirators to create false identifications.

10. D.G. then used the false identities on these false identifications to apply for credit cards in the names of the other individuals.

11. When the credit card companies approved the fraudulent applications and issued the cards, D.G. provided the false identifications and/or the fraudulent credit cards to defendant RANDALL McMAHON and his co-conspirators.

12. The co-conspirators used the fraudulent credit cards to purchase various items, intending not to pay the credit card bills. For example, they often used the credit cards to purchase small, expensive electronic equipment that could be readily resold.

13. After defendant RANDALL McMAHON and his co-conspirators made their purchases, they often provided the purchased items to D.G., who then sold them and paid the co-conspirators for their illegal services.

14. The co-conspirators sometimes also used the false identifications and fraudulent credit cards to rent vehicles using the false information.

15. The co-conspirators used the false identities to apply for car loans from banks and credit unions.

16. The co-conspirators then used the false identifications and the fraudulent loans to purchase vehicles from various car dealerships.

OVERT ACTS

In furtherance of the conspiracy and to accomplish its objects, defendant RANDALL McMAHON, D.G., and their co-conspirators committed the following overt acts,

among others, in the Eastern District of Pennsylvania and elsewhere:

1. On or about July 8, 2012, defendant RANDALL McMAHON and D.G. caused a wire communication between Enterprise Rent-A-Car in Easton, Pennsylvania and Bank of America in Denver, Colorado to charge a credit card in the name of C.R. in order to rent a vehicle.

2. On or about September 7, 2012, defendant RANDALL McMAHON and D.G. used false personal identifying information in the name of M.M. to obtain a fraudulent car loan in the amount of approximately \$21,850 from PNC Bank.

3. On or about September 7, 2012, defendant RANDALL McMAHON went to Executive Auto Gallery Inc. in Walnutport, Pennsylvania and used a false identification in the name of M.M. and the fraudulent car loan to purchase a 2009 Lexus.

4. On or about September 25, 2012, D.G. and a co-conspirator used a false identification in the name of W.M. and false personal identifying information to obtain a fraudulent car loan in the amount of approximately \$41,186.91 from Susquehanna Bank.

5. On or about September 25, 2012, a co-conspirator went to Star Buick/GMC Cadillac in Quakertown, Pennsylvania and used the false identification in the name of W.M. and a fraudulent car loan to purchase a 2010 GMC Yukon.

6. On or about November 20, 2012, D.G. used false personal identifying information in the name of E.F. to obtain a fraudulent car loan in the amount of approximately \$21,589 from PNC Bank.

7. On or about November 23, 2012, D.G. and at least one co-conspirator went to Executive Auto Gallery Inc. in Walnutport, Pennsylvania and used a false identification

in the name of E.F. and a fraudulent car loan to purchase a 2008 Mercedes.

8. On or about November 29, 2012, defendant RANDALL McMAHON and D.G. went to Thrifty Car Sales in Coopersburg, Pennsylvania and used a false identification in the name of M.L., false personal identifying information, and a false pay stub to obtain a fraudulent car loan in the amount of approximately \$27,795 from First Commonwealth and to purchase a 2009 Infinity.

9. In or about December 2012, D.G. and a co-conspirator used false personal identifying information in the name of M.L. in an attempt to obtain a fraudulent car loan in the amount of approximately \$16,954 from Capital One.

10. In or about December 2012, D.G. and a co-conspirator went to Star Buick/GMC Cadillac in Quakertown, Pennsylvania and used false identification in the names of M.L. and R.S., false personal identifying information, and a false pay stub to attempt to purchase a 2006 Cadillac.

11. On or about December 10, 2012, D.G. went to Kelly Mitsubishi in Emmaus, Pennsylvania and used a false identification in the name of F.R., false personal identifying information, and false pay stubs in an attempt to obtain a fraudulent car loan in the amount of approximately \$17,000 from First Commonwealth and other banks and to purchase a 2009 Honda.

12. On or about December 10, 2012, D.G. used false personal identifying information in the name of F.R. to obtain a fraudulent car loan in the amount of approximately \$16,849 from PNC Bank.

13. On or about December 11, 2012, D.G. went to Executive Auto Gallery

Inc. in Walnutport, Pennsylvania and used a false identification in the name of F.R. and a fraudulent car loan to purchase a 2009 Jeep Commander.

All in violation of Title 18, United States Code, Section 371.

COUNT TWO

THE UNITED STATES FURTHER ATTORNEY CHARGES THAT:

At all times material to this information:

1. Paragraphs 1, 2, and 8 through 14 and Overt Act 1 of Count One are incorporated here.

THE SCHEME

2. From in or about May 2012 to in or about January 2013, defendant

RANDALL McMAHON

devised and intended to devise a scheme to defraud various vendors and credit card companies, and to obtain money and property by means of false and fraudulent pretenses, representations, and promises.

MANNER AND MEANS

3. In was a part of the scheme that on or about July 8, 2012, in the Eastern District of Pennsylvania and elsewhere, defendant

RANDALL McMAHON,

for the purpose of executing the scheme described above, and attempting to do so, and aiding and abetting its execution, caused to be transmitted by means of wire communication in interstate and foreign commerce wire communications between Enterprise Rent-A-Car in Easton, Pennsylvania and Bank of America in Denver, Colorado to charge a credit card in the name of C.R.

All in violation of Title 18, United States Code, Sections 1343, 1349, and 2.

COUNT THREE

THE UNITED STATES ATTORNEY FURTHER CHARGES THAT:

At all times relevant to this information:

1. Paragraphs 1 through 6, 8, 9, 11, 15, and 16 and Overt Acts 2 through 13 of Count One are incorporated here.

2. From in or about September 2012 through in or about January 2013, in the Eastern District of Pennsylvania, and elsewhere, defendant

RANDALL McMAHON

knowingly executed, and attempted to execute, and aided and abetted the execution of, a scheme to defraud financial institutions, including PNC, Susquehanna, First Commonwealth, and Capital One, and to obtain monies owned by and under the care, custody, and control of the financial institutions by means of false and fraudulent pretenses, representations, and promises.

THE SCHEME

3. Defendant RANDALL McMAHON, D.G., and their co-schemers created false identities, obtained false identifications in the names of these identities, used the false identification to apply for car loans from banks and credit unions, and then used the false identifications and the fraudulent loans to purchase vehicles from various car dealerships.

In violation of Title 18, United States Code, Sections 1344 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, Sections 371, 1343, and 1344, set forth in this information, defendant

RANDALL McMAHON

shall forfeit to the United States of America any property that constitutes, or is derived from, proceeds traceable to the commission of such offenses, including, but not limited to, the sum of \$200,000.

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), and Title 18, United States Code, Sections 981 and 982, to seek forfeiture of any other property of the defendant 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, Sections 981(a)(1)(C) and 982(a)(2).

ZANE DAVID MEMEGER
UNITED STATES ATTORNEY