

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

UNITED STATES OF AMERICA	:	CRIMINAL NO. <u>14-</u>
v.	:	DATE FILED:
FLORENTINA PERALTA, a/k/a “Cindy Peralta”	:	VIOLATIONS:
JOSE PERALTA	:	18 U.S.C. § 286 (conspiracy to defraud the United States with respect to claims –
a/k/a “Tony Peralta”	:	1 count)
FAYEZ ANTONIOS	:	18 U.S.C. § 1028A (aggravated identity theft – 3 counts)
	:	18 U.S.C. § 1010 (false statements to get HUD-insured loan – 1 count)
	:	18 U.S.C. § 2 (aiding and abetting)

INFORMATION

COUNT ONE

THE UNITED STATES ATTORNEY CHARGES THAT:

At all times material to this information:

1. Defendants FLORENTINA PERALTA, a/k/a “Cindy Peralta,” JOSE PERALTA, a/k/a “Tony Peralta,” and FAYEZ ANTONIOS were residents of Allentown, in the Eastern District of Pennsylvania. Defendants FLORENTINA PERALTA and JOSE PERALTA, were sister and brother and both adult children of Liberado Peralta, charged elsewhere.

2. Princess Rosario was a resident of Allentown, in the Eastern District of Pennsylvania. Rosario, a friend of defendant FAYEZ ANTONIOS, has been charged elsewhere with conspiracy to commit federal offenses, including bank fraud and wire fraud affecting financial institutions, with defendant FLORENTINA PERALTA and others

3. Defendant ANTONIOS owned and operated Ace Home Sales Solutions, LLC (“Ace Home Sales”). From at least March 6, 2012, until at least June 22, 2012, defendant ANTONIOS owned and operated Ace Home Solutions, LCC, d/b/a “Catty Check Cashing” (“Catty”), a check cashing and money service business in Catasauqua, Pennsylvania.

4. From at least March 19, 2012, until at least May 12, 2012, defendant FLORENTINA PERALTA owned and operated Alta Check Cashing (“Alta”), a check cashing and money service business in Emaus, Pennsylvania.

5. Xpress Auto Sales (“Xpress”) was a business operated by a relative of Faye Antonios.

6. The Internal Revenue Service (“IRS”) was an agency of the United States Department of the Treasury, responsible for administering and enforcing the tax laws of the United States.

7. Federal individual income tax returns, IRS Forms 1040, 1040A, and 1040EZ, required the taxpayer to provide his/her social security number (“SSN”) on the tax return. The IRS used the SSNs provided on tax returns in order to track and record for each particular tax year who has filed an income tax return, and who has claimed or received a tax refund.

8. A Refund Anticipation Loan (“RAL”) was a type of loan that banks and other financial institutions provided to a taxpayer in exchange for an agreement by the taxpayer to pay them back with his or her tax refund. RALs are ways for taxpayers to get the benefits of expected tax refunds immediately, but they usually come with high fees

9. Puerto Rico was a territory of the United States and an independent taxation authority.

10. Natural born citizens of the Commonwealth of Puerto Rico were, upon birth, automatically granted United States citizenship.

11. Citizens of the Commonwealth of Puerto Rico were, upon application, issued Social Security numbers by the Social Security Administration. Social Security numbers issued to individuals whose mailing addresses at the time of application were in Puerto Rico began with the numbers 580, 581, 582, 583, 584, 596, 597, 598, and 599 (“the Puerto Rican SSNs”).

12. The tax laws of the United States generally did not require citizens of the Commonwealth of Puerto Rico who reside in Puerto Rico to file a U.S. individual income tax return when their income was derived entirely from employment or other sources in Puerto Rico. Accordingly, citizens of the Commonwealth of Puerto Rico who lived and worked exclusively in Puerto Rico were not obligated under federal law to file U.S. individual income tax returns.

13. From at least June 27, 2011, until at least June 22, 2012, in the Eastern District of Pennsylvania, and elsewhere, defendants

**FLORENTINA PERALTA,
a/k/a “Cindy Peralta,”
JOSE PERALTA,
a/k/a “Tony Peralta,”
and
FAYEZ ANTONIOS**

conspired and agreed, together with Liberado Peralta, charged elsewhere, and with other persons, known and unknown to the United States Attorney, to knowingly defraud the United States by obtaining and aiding others to obtain undeserved federal income tax refunds by presenting and causing to be presented false, fictitious and fraudulent claims, that is, tax returns to the IRS and fraudulently obtained tax refund checks to the United States Treasury.

MANNER AND MEANS

It was part of the conspiracy that:

14. Defendants FLORENTINA PERALTA, JOSE PERALTA, and FAYEZ ANTONIOS, along with Liberado Peralta and others known and unknown to the United States Attorney, collectively known as “the conspirators,” engaged in a scheme to obtain the payment of false, fictitious and fraudulent claims through the cashing of false tax refunds.

15. Some of the conspirators recognized that they could obtain these false tax refunds by filing false income tax returns using the stolen SSNs of Puerto Rican residents. The conspirators further recognized that because Puerto Rican residents do not typically file individual tax returns, the IRS was less likely to be alerted to the scheme by the receipt of two tax returns using the same Puerto Rican SSN.

16. In order to implement the scheme, some of the conspirators obtained Puerto Rican identities, including names, dates of birth, and Puerto Rican SSNs.

17. Some of the conspirators then filed with the IRS false, fictitious and fraudulent IRS Forms 1040, 1040A, and 1040EZ using the Puerto Rican identities and claiming that the individual identified on the tax return was entitled to a tax refund.

18. The conspirators prepared the false, fictitious, and fraudulent IRS Forms 1040, 1040A, and 1040EZ in such a way to make it appear that the filer resided at an address in or around Allentown, Pennsylvania, and requested that the IRS send tax refund checks to those addresses.

19. Defendants FLORENTINA PERALTA, JOSE PERALTA, and FAYEZ ANTONIOS, and Liberado Peralta supplied some addresses that were included on these false, fictitious, and fraudulent tax returns they filed using Puerto Rican identities. The addresses

supplied by defendants FLORENTINA PERALTA and JOSE PERALTA and Liberado Peralta included the addresses for their current and past residences and the addresses of their relatives. The addresses supplied by defendant ANTONIOS included his residential address, the addresses of rental properties he owned, and the residential addresses of close relatives and friends, including Princess Rosario

20. By filing these false, fictitious, and fraudulent tax returns, the conspirators caused the United States Department of the Treasury to mail tax refund checks to the addresses provided by defendants FLORENTINA PERALTA, JOSE PERALTA, and FAYEZ ANTONIOS and other conspirators, including Liberado Peralta. The fraudulently-obtained tax refund checks were made payable to the Puerto Rican residents whose identities had been stolen by the conspirators.

21. Between on or about June 27, 2011, and on or about April 11, 2012, the conspirators submitted at least 111 claims for a total of at least \$702,583 worth of false, fictitious, and fraudulent tax refund checks using the addresses supplied by defendants FLORENTINA PERALTA, JOSE PERALTA, and FAYEZ ANTONIOS and other conspirators, including Liberado Peralta.

22. As a result of these filings, the IRS mailed out at least 40 tax refund checks with a total value of approximately \$255,704 to the addresses provided by defendants FLORENTINA PERALTA, JOSE PERALTA, and FAYEZ ANTONIOS and other conspirators, including Liberado Peralta.

23. Defendants FLORENTINA PERALTA, JOSE PERALTA, and FAYEZ ANTONIOS and Liberado Peralta retrieved the fraudulently-obtained tax refund checks that had been mailed to the addresses they had provided to other conspirators. Defendant ANTONIOS

delivered the checks he had retrieved to defendants FLORENTINA PERALTA and JOSE PERALTA and other conspirators, including Liberado Peralta, who transferred them and the false, fictitious, and fraudulent refund checks that had been sent to the addresses they had provided to other conspirators who negotiated them. Defendants FLORENTINA PERALTA, JOSE PERALTA, and FAYEZ ANTONIOS were paid approximately \$500 for every check they delivered to other conspirators.

It was a further part of the conspiracy that:

24. Defendant FLORENTINA PERALTA and/or defendant JOSE PERALTA delivered to defendant FAYEZ ANTONIOS at least nine false, fictitious, and fraudulent tax refund checks that defendant ANTONIOS negotiated through a bank account Ace Home Sales between November 29, 2011, and March 5, 2012. The nine checks had a total value of approximately \$59,126.

25. Defendant FLORENTINA PERALTA and/or defendant JOSE PERALTA delivered to defendant FAYEZ ANTONIOS at least 25 false, fictitious, and fraudulent tax refund checks and at least nine RALs that defendant ANTONIOS negotiated through Catty, his check cashing and money service business, between March 6, 2012, and June 22, 2012. The RALs had all been issued by financial institutions that had received false representations about tax returns from the conspirators. The 34 fraudulently-obtained refund checks and RALs Antonios cashed at Catty had a total value of approximately \$225,429.90.

26. Between March 19, 2012, and May 8, 2012, defendant FLORENTINA PERALTA negotiated through Alta, her check cashing and money service business, at least six false, fictitious, and fraudulent tax refund checks and at least four fraudulently-obtained RALs

that she had received from another conspirator. These 10 fraudulently-obtained refund checks and RALs had a total value of approximately \$57,915.03.

27. Defendant Defendants FLORENTINA PERALTA, JOSE PERALTA, and FAYEZ ANTONIOS received a portion of the proceeds from every fraudulently-obtained refund check and RAL check that they negotiated and caused to be negotiated at Ace Home Sales, Catty, and Alta. The other proceeds were divided among other conspirators.

28. Between April 18, 2012, and May 3, 2012, defendant FAYEZ ANTONIOS caused to be negotiated two false, fictitious, and fraudulent tax refund checks through a bank account for Xpress. The total value of these two fraudulent-obtained refund checks was approximately \$10,759. Defendant ANTONIOS received a portion of the proceeds from these checks. The other proceeds were divided among other conspirators.

OVERT ACTS

In furtherance of the conspiracy and to accomplish its objects, defendants FLORENTINA PERALTA, JOSE PERALTA, and FAYEZ ANTONIOS, and others, known and unknown to the United States Attorney, including but not limited to Liberado Peralta, charged elsewhere, committed overt acts in the Eastern District of Pennsylvania and elsewhere. More specifically, the conspirators prepared and caused to be prepared, filed and caused to be filed, and aided and abetted the preparing and filing of, federal income tax returns, in the names of the individuals listed below by initials, for income tax refunds for the amounts listed below, and received by the IRS on the dates listed below, with knowledge that such claims were false, fictitious or fraudulent, each return filing being a separate overt act:

Overt Act Number	Date Received by IRS	Name	Amount
1	6/27/2011	A.C.D.	\$6,273.00
2	6/27/2011	A.C.R.	\$6,585.00

Overt Act Number	Date Received by IRS	Name	Amount
3	6/28/2011	A.G.D.	\$6,636.00
4	6/28/2011	A.G.M.	\$6,879.00
5	6/28/2011	A.K.	\$7,260.00
6	6/28/2011	A.K.	\$7,260.00
7	6/28/2011	A.L.C.	\$6,740.00
8	6/28/2011	A.M.G.P.	\$6,226.00
9	6/29/2011	A.M.L.	\$6,164.00
10	6/29/2011	A.Q.M.	\$6,355.00
11	6/29/2011	A.R.L.	\$6,177.00
12	6/29/2011	A.R.S.H.	\$6,077.00
13	6/29/2011	A.S.M.C.	\$6,409.00
14	6/30/2011	A.T.R.	\$6,266.00
15	7/21/2011	B.B.M.	\$6,132.00
16	8/5/2011	B.C.G.	\$6,370.00
17	8/5/2011	B.P.	\$6,255.00
18	8/5/2011	C.F.	\$6,321.00
19	8/25/2011	C.G.B.	\$7,995.00
20	8/25/2011	C.J.M.P.	\$8,003.00
21	8/25/2011	C.M.G.A.	\$8,077.00
22	9/6/2011	C.R.M.	\$5,242.00
23	9/6/2011	C.R.R.-1	\$6,516.00
24	9/7/2011	C.R.R.-2	\$5,415.00
25	9/7/2011	D.C.L.	\$5,396.00
26	9/7/2011	D.M.	\$5,401.00
27	9/8/2011	D.M.R.O.	\$6,079.00
28	9/8/2011	D.M.S.	\$5,975.00
29	9/8/2011	D.N.T.T.	\$5,936.00
30	9/8/2011	D.O.C.	\$5,898.00
31	9/13/2011	D.P.M.	\$5,754.00
32	9/13/2011	D.R.A.	\$5,586.00
33	9/14/2011	E.D.S.	\$6,277.00
34	9/14/2011	E.J.-1	\$6,289.00
35	9/14/2011	E.J.-2	\$6,281.00
36	9/14/2011	E.J.-2	\$6,479.00
37	9/14/2011	E.M.M.	\$6,210.00
38	9/14/2011	E.P.M.-1	\$5,578.00
39	9/14/2011	E.P.M.-2	\$5,626.00
40	9/14/2011	E.R.R.	\$5,591.00
41	9/19/2011	E.T.G.	\$6,372.00
42	9/19/2011	F.R.O.	\$6,405.00
43	9/19/2011	G.C.A.	\$6,402.00
44	9/22/2011	G.C.C.	\$6,696.00

Overt Act Number	Date Received by IRS	Name	Amount
45	9/23/2011	G.C.R.	\$8,251.00
46	9/23/2011	G.J.	\$6,187.00
47	9/23/2011	G.J.	\$6,187.00
48	9/26/2011	G.S.C.	\$5,806.00
49	9/26/2011	H.F.G.	\$5,791.00
50	9/26/2011	H.J.	\$5,843.00
51	9/27/2011	H.R.R.R.	\$6,180.00
52	9/27/2011	H.S.J.	\$6,160.00
53	9/27/2011	J.D.A.O.	\$6,167.00
54	10/11/2011	J.E.M.	\$7,616.00
55	10/11/2011	J.F.A.A.	\$7,598.00
56	10/11/2011	J.F.S.	\$7,597.00
57	10/11/2011	J.L.H.	\$7,607.00
58	10/11/2011	J.M.	\$7,306.00
59	10/11/2011	J.M.C.C.	\$7,314.00
60	10/13/2011	J.M.L.G.	\$8,240.00
61	10/13/2011	J.M.R.	\$8,046.00
62	10/17/2011	J.R.C.V.	\$5,795.00
63	10/17/2011	J.T.A.	\$5,878.00
64	10/17/2011	J.V.D.	\$5,594.00
65	10/17/2011	K.A.R.R.	\$5,654.00
66	10/17/2011	K.D.M.	\$6,032.00
67	10/17/2011	K.M.R.	\$5,574.00
68	10/17/2011	K.R.R.	\$5,795.00
69	10/17/2011	K.W.R.	\$5,795.00
70	10/17/2011	L.A.C.R.	\$5,795.00
71	10/17/2011	L.A.M.	\$5,485.00
72	10/17/2011	L.A.V.V.	\$5,485.00
73	10/17/2011	L.D.D.	\$5,766.00
74	10/17/2011	L.M.M.Q.	\$5,627.00
75	10/17/2011	L.N.R.P.	\$5,889.00
76	10/17/2011	L.O.M.	\$5,535.00
77	10/17/2011	M.F.R.	\$5,802.00
78	10/17/2011	M.G.P.	\$5,800.00
79	10/18/2011	M.K.E.R.	\$8,810.00
80	10/18/2011	M.M.	\$8,689.00
81	10/18/2011	M.M.	\$8,679.00
82	10/18/2011	M.M.R.	\$8,641.00
83	10/18/2011	M.O.A.	\$8,501.00
84	10/18/2011	M.S.C.	\$8,342.00
85	1/23/2012	M.S.M.	\$5,399.00
86	1/23/2012	M.V.R.	\$5,399.00

Overt Act Number	Date Received by IRS	Name	Amount
87	1/24/2012	M.V.R.	\$4,864.00
88	1/24/2012	N.M.C.	\$4,864.00
89	1/30/2012	O.I.D.H.	\$7,181.00
90	1/30/2012	O.R.R.	\$8,568.00
91	2/24/2012	P.C.C.	\$5,484.00
92	2/29/2012	P.N.R.Z.	\$5,532.00
93	3/1/2012	R.A.V.M.	\$7,932.00
94	3/5/2012	R.E.V.	\$5,829.00
95	3/6/2012	R.E.V.	\$5,399.00
96	3/9/2012	R.J.	\$6,151.00
97	3/10/2012	R.J.	\$6,074.00
98	3/10/2012	S.M.N.	\$5,563.00
99	3/14/2012	S.N.M.L	\$6,409.00
100	3/14/2012	S.S.C.	\$6,308.00
101	3/15/2012	S.V.C.	\$5,399.00
102	3/15/2012	V.J.	\$5,399.00
103	3/15/2012	V.O.M.	\$5,399.00
104	3/15/2012	W.A.O.	\$5,399.00
105	3/15/2012	Y.A.Q.	\$5,399.00
106	3/28/2012	Y.J.	\$5,616.00
107	3/28/2012	Y.J.	\$5,399.00
108	3/28/2012	Y.M.A.	\$5,575.00
109	4/2/2012	Y.R.T.	\$5,988.00
110	4/2/2012	Z.C.M.	\$6,254.00
111	4/11/2012	Z.M.D.	\$5,077.00

Additionally, the conspirators negotiated and caused to be negotiated fraudulently-obtained tax refund checks and RALs on the dates listed below, in the names of the individuals listed below by initials, at the businesses listed below, for the amounts listed below, with knowledge that such refund checks and RALs had been obtained by filing false, fictitious or fraudulent tax returns, with the negotiation of each refund check and RAL being a separate overt act:

Overt Act	Date Negotiated	Name on Check	Business	Amount
112	11/29/2011	E.G.	Ace Home Sales	\$6,518.00
113	12/6/2011	M.R.	Ace Home Sales	\$6,211.00

114	12/12/2011	N.V.	Ace Home Sales	\$6,616.73
115	12/27/2011	N.R.	Ace Home Sales	\$6,225.00
116	1/3/2012	M.M.	Ace Home Sales	\$6,314.80
117	1/23/2012	J.M.	Ace Home Sales	\$7,068.00
118	2/13/2012	J.D.	Ace Home Sales	\$6,795.93
119	2/24/2012	M.P.	Ace Home Sales	\$6,563.89
120	3/5/2012	M.C.	Ace Home Sales	\$6,813.50
121	3/6/2012	K.V.	Catty	\$5,399.00
122	3/6/2012	A.R.	Catty	\$5,399.00
123	3/8/2012	M.T.P.	Catty	\$6,056.41
124	3/8/2012	V.G.	Catty	\$6,573.00
125	3/9/2012	M.S	Catty	\$5,820.00
126	3/12/2012	J.S.	Catty	\$7,412.00
127	3/12/2012	M.M.	Catty	\$6,674.00
128	3/15/2012	M.A.	Catty	\$6,164.00
129	3/17/2012	C.R	Catty	\$6,434.00
130	3/19/2012	D.R.C.	Alta	\$5,399.00
131	3/20/2012	M.F.	Catty	\$7,885.00
132	3/21/2012	S.E.	Catty	\$7,735.00
133	3/23/2012	M.R.	Catty	\$5,848.00
134	3/23/2012	A.S.N.	Alta	\$5,399.00
135	3/27/2012	L.G.	Catty	\$5,089.00
136	3/27/2012	E.B.	Catty	\$3,793.00
137	3/28/2012	W.R.	Catty	\$6,992.37
138	3/28/2012	E.T.P.	Alta	\$5,795.00
139	3/28/2012	L.R.A.	Alta	\$5,795.00
140	3/30/2012	C.S.	Catty	\$5,663.00
141	3/30/2012	G.M.	Catty	\$6,332.00
142	4/3/2012	O.O.	Catty	\$7,305.00
143	4/3/2012	M.P.	Alta	\$5,631.05
144	4/4/2012	R.H.	Catty	\$6,133.00
145	4/4/2012	A.A	Catty	\$7,788.05
146	4/4/2012	J.A.	Alta	\$5,438.05
147	4/5/2012	S.L.	Catty	\$6,530.05
148	4/5/2012	C.L., J.L.	Catty	\$5,150.05
149	4/6/2012	N.M.	Catty	\$6,828.05
150	4/6/2012	J.D.	Catty	\$7,882.05
151	4/9/2012	A.A.	Catty	\$8,156.05
152	4/9/2012	N.F.	Catty	\$6,962.33
153	4/10/2012	I.L.	Catty	\$8,897.00

154	4/10/2012	P.H.	Catty	\$6,937.05
155	4/11/2012	N.M.	Catty	\$5,822.00
156	4/11/2012	E.A.	Catty	\$8,999.05
157	4/11/2012	F&C. A.	Alta	\$5,953.05
158	4/11/2012	E.O.	Alta	\$6,710.05
159	4/18/2012	R.R.G	Xpress	\$5,688.00
160	5/1/2012	A.C.	Catty	\$5,878.34
161	5/2/2012	M.M.M.	Alta	\$6,434.83
162	5/3/2012	R.A.G.	Xpress	\$5,071.00
163	5/4/2012	Z.R.	Catty	\$6,849.00
164	5/8/2012	G.C.	Alta	\$5,360.00
165	6/5/2012	Y.B.	Catty	\$7,051.05
166	6/22/2012	A.O.	Catty	\$6,993.00

All in violation of Title 18, United States Code, Section 286.

COUNT TWO

THE UNITED STATES ATTORNEY FURTHER CHARGES THAT:

From at least September 7, 2011, until at least September 23, 2011, in Allentown, in the Eastern District of Pennsylvania, and elsewhere, defendants

**FLORENTINA PERALTA,
a/k/a "Cindy Peralta,"
JOSE PERALTA,
a/k/a "Tony Peralta,"
and
FAYEZ ANTONIOS**

knowingly and without lawful authority possessed and used, and aided and abetted the possession and use of, a means of identification of another person, that is, the name, date of birth, and social security number of J.R.C.V., during and in relation to a wire fraud, a mail fraud, and the theft of public money.

In violation of Title 18, United States Code, Sections 1028A(a)(1), (c)(1), (c)(5), and 2.

COUNT THREE

THE UNITED STATES ATTORNEY FURTHER CHARGES THAT:

From at least October 17, 2011, until at least April 13, 2012, in Allentown, in the Eastern District of Pennsylvania, and elsewhere, defendants

**FLORENTINA PERALTA,
a/k/a "Cindy Peralta,"
JOSE PERALTA,
a/k/a "Tony Peralta,"
and
FAYEZ ANTONIOS**

knowingly and without lawful authority possessed and used, and aided and abetted the possession and use of, a means of identification of another person, that is, the name, date of birth, and social security number of D.M.F.O., during and in relation to a wire fraud, a mail fraud, and the theft of public money.

In violation of Title 18, United States Code, Sections 1028A(a)(1), (c)(1), (c)(5), and 2.

COUNT FOUR

THE UNITED STATES ATTORNEY FURTHER CHARGES THAT:

On or about April 2, 2012, in Allentown, in the Eastern District of Pennsylvania,
and elsewhere, defendants

**FLORENTINA PERALTA,
a/k/a "Cindy Peralta,"
JOSE PERALTA,
a/k/a "Tony Peralta,"
and
FAYEZ ANTONIOS**

knowingly and without lawful authority possessed and used, and aided and abetted the possession and use of, a means of identification of another person, that is, the name, date of birth, and social security number of M.M., during and in relation to a wire fraud and attempted wire fraud.

In violation of Title 18, United States Code, Sections 1028A(a)(1), (c)(5), and 2.

COUNT FIVE

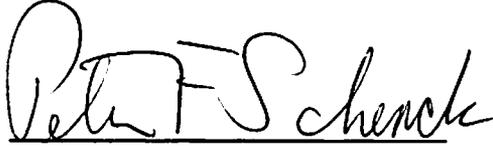
THE UNITED STATES ATTORNEY FURTHER CHARGES THAT:

On or about June 29, 2010, in Allentown, in the Eastern District of Pennsylvania,
defendant

**JOSE PERALTA,
a/k/a "Tony Peralta,"**

uttered, published, and passed as true, and aided and abetted the uttering, publishing, and passing as true, of an instrument, paper, and document, that is, falsified employment records for L.D., a person known to the United States Attorney, in connection with L.D.'s application to obtain a loan for approximately \$210,070 for the purchase of property located at 1235 Congress Street in Whitehall, Pennsylvania, for the purpose of obtaining a loan from a corporation, Cardinal Financial Company, with the intent that such loan or advance of credit shall be offered to or accepted by the Federal Housing Administration (FHA), an agency of the Department of Housing and Urban Development (HUD), for insurance.

In violation of Title 18, United States Code, Sections 1010 and 2.


ZANE DAVID MEMEGER
United States Attorney