

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

UNITED STATES OF AMERICA	:	CRIMINAL NO. 13- _____
v.	:	DATE FILED: April 11, 2013 _____
JOEL TILLET	:	VIOLATIONS:
JASON BOGGS	:	18 U.S.C. § 371 (conspiracy–2 counts)
CLARIBEL GONZALEZ	:	18 U.S.C. § 1344 (bank fraud – 1 count)
FLORENTINA PERALTA	:	18 U.S.C. § 1010 (false statements to obtain
a/k/a “Cindy Peralta”	:	insurance from the Department of Housing and
GHOVANNA GONZALEZ	:	Urban Development – 8 counts)
ANGELA DIAZ	:	18 U.S.C. § 2 (aiding and abetting)
		Notice of Forfeiture

INDICTMENT

COUNT ONE

THE GRAND JURY CHARGES THAT:

At all times material to this indictment:

1. Washington Mutual, Inc. (“WaMu”), was the parent company of Washington Mutual Bank, a financial institution, the deposits of which were insured by the Federal Deposit Insurance Corporation, under certificate number 32633.
2. Countrywide Home Loans, d/b/a America’s Wholesale Lender, was a subsidiary of Countrywide Financial Corporation (“Countrywide”), which was a bank holding company as defined in 18 U.S.C. § 20(6), and the parent of Countrywide Bank National Association, a financial institution, the deposits of which were insured by the Federal Deposit Insurance Corporation, under certificate number 33143.
3. Mortgage IT, Inc. (“Mortgage IT”) was a subsidiary of Deutsche Bank, AG, which was a bank holding company as defined in 18 U.S.C. § 20(6), and the parent of

Deutsche Bank Trust Company Americas, a financial institution, the deposits of which were insured by the Federal Deposit Insurance Corporation, under certificate number 623.

4. WaMu, Countrywide, Mortgage IT, International Mortgage Corporation (“International Mortgage”) and Security Atlantic Mortgage Company (“Security Atlantic”) were organizations which financed and refinanced debt secured by interests in real estate and whose activities affected interstate and foreign commerce (collectively the “mortgage lending businesses”).

5. Some loans provided by the mortgage lending businesses were insured by the Federal Housing Administration (“FHA”), which was an agency within the United States Department of Housing and Urban Development (“HUD”). FHA insurance protected lenders by guaranteeing that if the borrower defaulted on a loan, the lender could foreclose on the mortgage, sell the property, and seek reimbursement from the FHA for any losses resulting from the default.

6. Only loans to purchase primary residences were eligible for FHA insurance. Although borrowers could have multiple residences, they could have only one “primary” residence. Some mortgage lending businesses, including International Mortgage and Security Atlantic, had been pre-approved by the FHA to provide qualified borrowers with FHA-insured loans, which meant that those mortgage lending businesses had discretion to decide whether a loan applicant qualified for an FHA-insured loan based on representations made by and about the loan applicant.

7. Madison Funding was a loan origination company, with offices in the Eastern District of Pennsylvania and elsewhere, which served as a broker between people seeking

to purchase real estate and mortgage lending businesses such as WaMu, Countrywide, Mortgage IT, International Mortgage, and Security Atlantic.

8. Defendant JOEL TILLET was the general manager of a branch of Madison Funding located in Allentown, Pennsylvania. As such, defendant TILLET supervised all of the other employees within his office, including defendant JASON BOGGS, who was both a loan officer and the branch manager; other loan officers, including defendant CLARIBEL GONZLAEZ, Seemon Georges, charged elsewhere, and D.P.; and loan processors, including defendants FLORENTINA PERALTA, a/k/a "Cindy Peralta," GHOVANNA GONZALEZ, and ANGELA DIAZ.

9. Madison Funding loan officers typically met with the would-be borrowers, interviewed them, and filled out loan applications on their behalf, which included representations by the purchaser about the intended use of the property. The loan officers then enlisted loan processors to gather documentation in support of the loan applications.

10. The documentation supporting loan applications often included verifications of the applicant's employment, bank deposits, and rent histories, as well as pay stubs, tax forms, bank statements, "gift letters," and residential leases.

11. Madison Funding provided all documents regarding the loan applications to the mortgage lending businesses by United States mail and/or through interstate wire transmission, such as facsimile transmissions from Madison Funding's office in Pennsylvania to Countrywide's offices in California, Mortgage IT's offices in New York, International Mortgage's offices in Maryland, or Security Atlantic's offices in New Jersey.

12. Madison Funding's loan officers and loan processors were paid strictly on commission. For every loan provided by a mortgage lending business to one of their customers, Madison Funding received an "origination fee," which was typically a small percentage of the entire loan amount. Some of that origination fee would go to Madison Funding's management and corporate offices, but the bulk of it would be paid to the loan officer who had helped the borrower apply for the loan. The loan processors typically received a fixed payment of between \$300 and \$500 for every consummated loan.

13. From at least October 2006 until at least June 2008, in Allentown, in the Eastern District of Pennsylvania, and elsewhere, defendants

**JOEL TILLET,
JASON BOGGS,
CLARIBEL GONZALEZ,
FLORENTINA PERALTA,
a/k/a "Cindy Peralta,"
GHOVANNA GONZALEZ, and
ANGELA DIAZ**

conspired and agreed, with each other, D.P., Seemon Georges, charged elsewhere, and other persons, known and unknown to the grand jury, to commit offenses against the United States, that is: (a) the knowing execution of schemes to defraud financial institutions including WaMu, Countrywide, and Mortgage IT, in violation of Title 18, United States Code, Section 1344; (b) the intentional devising and executing of a scheme to defraud financial institutions, involving interstate wires, in violation of Title 18, United States Code, Section 1343; and (c) the knowing making of false statements, altering and forging of documents, and overvaluing of assets and income for the purpose of obtaining a loan insured by HUD, in violation of Title 18, United States Code, Section 1010.

MANNER AND MEANS

It was part of the conspiracy that:

14. Defendants JOEL TILLET, JASON BOGGS, CLARIBEL GONZALEZ, FLORENTINA PERALTA, GHOVANNA GONZALEZ, ANGELA DIAZ, and their co-conspirators caused loan applications containing false statements and falsified information and documents to be submitted to mortgage lending businesses on behalf of their clients.

It was further part of the conspiracy that:

15. By submitting these fraudulent loan applications, the defendants and their co-conspirators caused the mortgage lending businesses to issue millions of dollars worth of loans for Madison Funding clients and earned Madison Funding tens of thousands of dollars worth of commissions.

16. The false statements provided by the defendants and their co-conspirators to the mortgage lending businesses included but were not limited to: false representations of employment; false representations of income; false bank statements showing inflated savings and monies; false Verifications of Employment; false leases; false pay stubs and W2 forms; false tax documents; false gift letters; and false declarations that the borrowers intended to move into particular properties as their primary residences.

17. Defendants FLORENTINA PERALTA, ANGELA DIAZ, AND GHOVANNA GONZALEZ, personally forged and/or altered these documents with the express knowledge and consent of defendants JOEL TILLET, JASON BOGGS, and CLARIBEL GONZALEZ.

OVERT ACTS

In furtherance of the conspiracy and to accomplish its objects, defendants JOEL TILLET, JASON BOGGS, CLARIBEL GONZALEZ, FLORENTINA PERALTA, GHOVANNA GONZALEZ, ANGELA DIAZ, and their co-conspirators, including Seemon Georges and D.P., committed the following overt acts in the Eastern District of Pennsylvania and elsewhere:

1. On or before April 23, 2007, defendants JASON BOGGS and CLARIBEL GONZALEZ, as well as Seemon Georges, directed defendants FLORENTINA PERALTA, GHOVANNA GONZALEZ, and ANGELA DIAZ to take whatever steps were necessary to get their customers' loans approved, including forging signatures on loan applications and other forms and forging and altering pay stubs, tax forms, bank statements, and similar documents.
2. On or before April 23, 2007, defendant ANGELA DIAZ taught defendants FLORENTINA PERALTA and GHOVANNA GONZALEZ how to use the "Paint" computer software program to forge and alter documents in support of loan applications. Defendants PERALTA, GONZALEZ, and DIAZ then used the Paint program to alter and forge documents that were transmitted to potential lenders.
3. On multiple occasions or before April 23, 2007, defendants CLARIBEL GONZALEZ and JASON BOGGS helped clients apply for loans to purchase multiple properties in the same general time frame and indicate on each loan application that they were going to move into each of these multiple properties as their "primary residence." Defendants GONZALEZ and BOGGS knew that it was impossible for a home-buyer to have two "primary

residence” at the same time, but the defendants wanted to make it easier for their clients to obtain FHA-insured loans and lower interest rates on conventional loans.

4. On or about January 15, 2007, defendants CLARIBEL GONZALEZ and ANGELA DIAZ submitted a loan application for E.G. and K.G., persons known to the grand jury, containing false employment information and induced Countrywide to issue a loan for approximately \$134,400 to E.G. and K.G. for the purchase of real estate located at 516 Harrison Street in Allentown, Pennsylvania.

5. On or about February 15, 2007, defendants JASON BOGGS and GHOVANNA GONZALEZ submitted a loan application for L.B.-1, a person known to the grand jury, containing false employment information and a forged Verification of Employment and induced Countrywide to issue a loan for approximately \$105,000 to L.B.-1 for the purchase of real estate located at 332 N. Franklin Street in Allentown, Pennsylvania.

6. On or about June 8, 2007, defendant GHOVANNA GONZALEZ and Seemon Georges caused a wire transfer payment of approximately \$149,027 to be transmitted from New Jersey to Pennsylvania so that E.P., a person known to the grand jury, could purchase real estate located at 214 South Fulton Street in Allentown.

7. On or about June 13, 2007, defendant JOEL TILLET and Seemon Georges provided false information about Georges’ employment history and income to Mortgage IT and induced Mortgage IT to issue a loan for approximately \$130,000 to Georges for the purchase of real estate located at 19-27 N. Ellsworth Street in Allentown, Pennsylvania.

8. On or about June 29, 2007, defendant GHOVANNA GONZALEZ and Seemon Georges caused a wire transfer payment of approximately \$174,124 to be transmitted

from Tennessee to New Jersey to Pennsylvania in connection with an FHA-insured loan so that E.P., a person known to the grand jury, could purchase real estate located at 237 N. Tenth Street in Allentown, Pennsylvania.

9. On or about November 9, 2007, defendants JASON BOGGS and GHOVANNA GONZALEZ submitted a loan application for T.M., a person known to the grand jury, containing false income information and induced WaMu to issue a loan for approximately \$245,700 to T.M. for the purchase of real estate located at 1151 1st Avenue in Hellertown, Pennsylvania.

10. On or about December 12, 2007, defendants JOEL TILLET and JASON BOGGS submitted a loan application for J.T., a person known to the grand jury, containing a fraudulent gift letter, signed by defendant TILLET, and induced Security Atlantic to issue an FHA-insured loan for approximately \$156,761 to J.T. for the purchase of real estate located at 1340 ½ Turner Street in Allentown, Pennsylvania.

11. On or about May 16, 2008, defendants JASON BOGGS and GHOVANNA GONZALEZ submitted a loan application for K.B., a person known to the grand jury, containing false asset information and forged bank statements and induced International Mortgage to issue an FHA-insured loan for approximately \$130,846 to K.B. for the purchase of real estate located at 1804 E. Greenleaf Street in Allentown, Pennsylvania.

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

COUNT TWO

THE GRAND JURY FURTHER CHARGES THAT:

1. Paragraphs 1 through 4 and 9 through 12 of Count One are re-alleged here.
2. On or about April 23, 2007, defendants CLARIBEL GONZALEZ and FLORENTINA PERALTA, a/k/a “Cindy Peralta,” left one branch of Madison Funding, where Joel Tillett was the general manager, to open a second branch of Madison Funding in Allentown, in the Eastern District of Pennsylvania. Defendant GONZALEZ was a loan officer and defendant PERALTA was a loan processor at the new branch of Madison Funding.
3. From on or about April 23, 2007, until about June 2008, in Allentown, in the Eastern District of Pennsylvania, and elsewhere, defendants

**CLARIBEL GONZALEZ
and
FLORENTINA PERALTA,
a/k/a “Cindy Peralta,”**

conspired and agreed, with each other, D.P., and other persons, known and unknown to the grand jury, to commit offenses against the United States, that is: (a) the knowing execution of schemes to defraud Countrywide, and Mortgage IT, in violation of Title 18, United States Code, Section 1344; and (b) the intentional devising and executing of a scheme to defraud financial institutions, involving interstate wires, in violation of Title 18, United States Code, Section 1343.

MANNER AND MEANS

It was part of the conspiracy that:

4. Defendants CLARIBEL GONZALEZ, FLORENTINA PERALTA, and their co-conspirators caused loan applications containing false statements and falsified

information and documents to be submitted to mortgage lending businesses on behalf of their clients.

It was further part of the conspiracy that:

5. By submitting these fraudulent loan applications, the defendants and their co-conspirators caused the mortgage lending businesses to issue multiple loans for Madison Funding clients and earned Madison Funding thousands of dollars worth of commissions.

6. The false statements provided by the defendants and their co-conspirators to the mortgage lending businesses included but were not limited to: false representations of employment; false representations of income; false bank statements showing inflated savings and monies; and false Verifications of Employment.

7. Defendant FLORENTINA PERALTA personally forged and/or altered these documents with the express knowledge and consent of defendant CLARIBEL GONZALEZ.

OVERT ACTS

In furtherance of the conspiracy and to accomplish its objects, defendants CLARIBEL GONZALEZ and FLORENTINA PERALTA committed the following overt acts in the Eastern District of Pennsylvania and elsewhere:

1. On or about June 17, 2007, defendants CLARIBEL GONZALEZ and FLORENTINA PERALTA submitted a loan application for E.Q., a person known to the grand jury, containing false employment information and induced Mortgage IT to issue a loan for approximately \$109,000 to E.Q. for the purchase of real estate located at 829 W. Walnut Street in Allentown, Pennsylvania.

2. On or about June 17, 2007, defendants CLARIBEL GONZALEZ and FLORENTINA PERALTA submitted a loan application for N.C., a person known to the grand jury, containing false employment information and induced Countrywide to issue a loan for approximately \$292,000 to N.C. for the purchase of real estate located at 1015 S. Poplar Street in Allentown, Pennsylvania.

3. On or about September 17, 2007, defendants CLARIBEL GONZALEZ and FLORENTINA PERALTA submitted a loan application for L.B.-2,, a person known to the grand jury, containing false employment information and forged bank statements and induced Mortgage IT to issue a loan for approximately \$82,737 to L.B.-2 for the purchase of real estate located at 836 ½ N. 6th Street in Allentown, Pennsylvania.

4. On or about October 12, 2007, defendants CLARIBEL GONZALEZ and FLORENTINA PERALTA submitted a loan application for C.R., a person known to the grand jury, containing false employment and bank information and induced Mortgage IT to issue a loan for approximately \$223,250 to C.R. for the purchase of real estate located at 1559 W. Liberty Street in Allentown, Pennsylvania.

5. On or about October 17, 2007, defendants CLARIBEL GONZALEZ and FLORENTINA PERALTA submitted a loan application for L.B.-2, a person known to the grand jury, containing false employment information and forged bank statements and induced Mortgage IT to issue a loan for approximately \$54,000 to L.B.-2 for the purchase of real estate located at 420 N. Law Street in Allentown, Pennsylvania.

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

COUNT THREE

THE GRAND JURY FURTHER CHARGES THAT:

1. Paragraph 3 of Count One is re-alleged here.
2. On or about June 28, 2007, in Allentown, in the Eastern District of

Pennsylvania, defendants

**CLARIBEL GONZALEZ
and
FLORENTINA PERALTA,
a/k/a “Cindy Peralta”**

knowingly executed, and attempted to execute, and aided and abetted the execution of, a scheme to defraud Mortgage IT, by means of false and fraudulent pretenses, representations, and promises.

THE SCHEME

It was part of the scheme that:

3. Defendant CLARIBEL GONZALEZ sought to purchase real estate located at 803 North 8th Street in Allentown, Pennsylvania and applied for a home mortgage loan from Mortgage IT.

4. In connection with this loan application, defendant FLORENTINA PERALTA, a/k/a “Cindy Peralta,” forged bank statements and a Verification of Deposit for, and with the consent of, defendant CLARIBEL GONZALEZ, to make it appear that defendant GONZALEZ had more money in the bank than she actually had.

5. Defendant CLARIBEL GONZALEZ signed a loan application containing the false representation about her bank account holdings.

6. Defendants CLARIBEL GONZALEZ and FLORENTINA PERALTA transmitted defendant GONZALEZ's loan application to Mortgage IT and induced Mortgage IT to loan defendant GONZALEZ approximately \$102,000 so that defendant GONZALEZ could purchase the property at 803 North 8th Street in Allentown, Pennsylvania.

All in violation of Title 18, United States Code, Sections 1344, 1349 and 2.

COUNT FOUR

THE GRAND JURY FURTHER CHARGES THAT:

On or about April 11, 2008, in Allentown, in the Eastern District of Pennsylvania,
defendants

**FLORENTINA PERALTA,
a/k/a “Cindy Peralta,”
and
ANGELA DIAZ**

altered, forged, and counterfeited, and aided and abetted the altering, forging, and counterfeiting, of an instrument, paper, and document, that is, altered and forged bank statements for defendant FLORENTINA PERALTA in connection with her application to obtain a loan for approximately \$227,000 for the purchase of property located at 1241-1249 S. 9th Street in Allentown, Pennsylvania, for the purpose of obtaining a loan from a corporation, Allied Home Mortgage Capital Corporation, 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.

COUNT FIVE

THE GRAND JURY FURTHER CHARGES THAT:

On or about May 16, 2008, in Allentown, in the Eastern District of Pennsylvania,
defendants

**JASON BOGGS
and
GHOVANNA GONZALEZ**

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 bank statements for K.B., a person known to the grand jury, in connection with K.B.'s application to obtain a loan for approximately \$130,846 for the purchase of property located at 1804 East Greenleaf Street in Allentown, Pennsylvania, for the purpose of obtaining a loan from a corporation, International Mortgage Corporation, 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.

COUNT SIX

THE GRAND JURY FURTHER CHARGES THAT:

On or about October 30, 2008, in Allentown, in the Eastern District of Pennsylvania, defendants

**JOEL TILLET,
JASON BOGGS,
and
GHOVANNA GONZALEZ**

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 defendant JASON BOGGS in connection with his application to obtain a loan for approximately \$156,761 for the purchase of property located at 416 N. Penn Street in Allentown, Pennsylvania, for the purpose of obtaining a loan from a corporation, Security Atlantic Mortgage 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.

COUNT SEVEN

THE GRAND JURY FURTHER CHARGES THAT:

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

**FLORENTINA PERALTA,
a/k/a “Cindy 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 grand jury, 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.

COUNT EIGHT

THE GRAND JURY FURTHER CHARGES THAT:

On or about August 27, 2010, in Allentown, in the Eastern District of Pennsylvania, defendant

**FLORENTINA PERALTA,
a/k/a “Cindy 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 bank statements for A.A., a person known to the grand jury, in connection with A.A.'s application to obtain a loan for approximately \$70,695 for the purchase of property located at 1448 W. Union Street in Allentown, 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.

COUNT NINE

THE GRAND JURY FURTHER CHARGES THAT:

On or about September 3, 2010, in Allentown, in the Eastern District of Pennsylvania, defendant

**FLORENTINA PERALTA,
a/k/a “Cindy 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 bank statements for O.P., a person known to the grand jury, in connection with O.P.'s application to obtain a loan for approximately \$165,668 for the purchase of property located at 428 Oakwood Drive 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.

COUNT TEN

THE GRAND JURY FURTHER CHARGES THAT:

On or about September 3, 2010, in Allentown, in the Eastern District of Pennsylvania, defendants

**JASON BOGGS
and
FLORENTINA PERALTA,
a/k/a “Cindy 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 and bank statements for F.P.-1, a person known to the grand jury, in connection with F.P.-1's application to obtain a loan for approximately \$98,671 for the purchase of property located at 215 S. West Street in Allentown, 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.

COUNT ELEVEN

THE GRAND JURY FURTHER CHARGES THAT:

On or about September 10, 2010, in Allentown, in the Eastern District of Pennsylvania, defendants

**FLORENTINA PERALTA,
a/k/a “Cindy 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 and bank statements for F.P.-2, a person known to the grand jury, in connection with F.P.-2's application to obtain a loan for approximately \$108,538 for the purchase of property located at 208 S. 16th Street in Allentown, 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.

NOTICE OF FORFEITURE NO. 1

1. As a result of the violations of Title 18, United States Code, Sections 371, 1343 and 1344, described in Count One this indictment, defendants

**JOEL TILLET,
JASON BOGGS,
CLARIBEL GONZALEZ,
FLORENTINA PERALTA,
a/k/a “Cindy Peralta,”
GHOVANNA GONZALEZ, and
ANGELA DIAZ**

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 violations, including, but not limited to the following:

- (a) The sum of \$634,782.60 in United States currency (forfeiture money judgment).

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), and Title 18, United States Code, Section 982(b), incorporating 21 U.S.C. § 853(p), to seek

forfeiture of any other property of the defendant up to the value of the property subject to forfeiture.

All pursuant to Title 18, United States Code, Sections 981(a)(1)(C) and 982(a)(2), and Title 28, United States Code, Section 2461.

NOTICE OF FORFEITURE NO. 2

1. As a result of the violations of Title 18, United States Code, Sections 371, 1343 and 1344, described in Counts Two and Three of this indictment, defendants

**CLARIBEL GONZALEZ
and
FLORENTINA PERALTA,
a/k/a “Cindy Peralta,”**

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 violations, including, but not limited to the following:

- (a) The sum of \$454,705.95 in United States currency (forfeiture money judgment).

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 18, United States Code, Section 982(b) and Title 28, United States Code, Section 2461(c), both incorporating 21 U.S.C. § 853(p), to seek

forfeiture of any other property of the defendant up to the value of the property subject to forfeiture.

All pursuant to Title 18, United States Code, Sections 981(a)(1)(C) and 982(a)(2), and Title 28, United States Code, Section 2461.

A TRUE BILL:

GRAND JURY FOREPERSON

ZANE DAVID MEMEGER
United States Attorney