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US DISTRICT COURT  
MIDDLE DISTRICT OF FL  
ORLANDO FLORIDA

UNITED STATES DISTRICT COURT  
MIDDLE DISTRICT OF FLORIDA  
ORLANDO DIVISION

UNITED STATES OF AMERICA

v.

CASE NO. 6:23-cr-40-WWB-EJK

18 U.S.C. § 1344

18 U.S.C. § 1028A

IONUT VADUVA  
a/k/a Umberto Lupatini  
a/k/a Maximo Rafaelo

**INDICTMENT**

The Grand Jury charges:

**COUNTS ONE THROUGH ELEVEN**

(Bank Fraud)

**A. Introduction**

At all times material to this Indictment:

1. TD Bank was a financial institution with offices located in the State of Florida, the deposits of which were insured by the Federal Deposit Insurance Corporation ("FDIC").

2. Fifth Third Bank was a financial institution with offices located in the State of Florida, the deposits of which were insured by FDIC.

**B. The Scheme and Artifice**

3. Between in or about December 2021 through in or about June 2022, in the Middle District of Florida, and elsewhere, the defendant,

IONUT VADUVA  
a/k/a Umberto Lupatini  
a/k/a/ Maximo Rafaelo,

did knowingly and willfully execute and attempt to execute a scheme and artifice to defraud and to obtain money, funds, credits and other property owned by and under the custody and control of federally insured financial institutions by means of materially false and fraudulent pretenses, representations and promises.

**C. Manner and Means of the Scheme and Artifice**

4. The manner and means by which the defendant sought to accomplish the scheme to defraud included, among others, the following:

a. It was part of the scheme and artifice to defraud that the defendant, and other participants in the scheme known and unknown to the grand jury, obtained donation checks directed to, and made payable to, various religious institutions by stealing them from mail receptacles at churches located throughout the Middle District of Florida and elsewhere.

b. It was further part of the scheme and artifice to defraud that the defendant fraudulently opened bank accounts using a false identity, including a TD Bank account ending in 8803, a TD Bank account ending in 4746, and a Fifth Third Bank account ending in 9137 (the “fraudulently-opened bank accounts”).

c. It was further part of the scheme and artifice to defraud that the defendant, and other participants in the scheme known and unknown to the grand jury, did deposit the stolen checks into the fraudulently-opened bank accounts.

d. It was further part of the scheme and artifice to defraud that the defendant, and other participants in the scheme known and unknown to the grand

jury, would often deposit the stolen checks into the fraudulently-opened bank accounts by way of automated teller machine (“ATM”) transactions.

e. It was further part of the scheme and artifice to defraud that the defendant withdrew portions of the deposited funds from the fraudulently-opened bank accounts using ATMs located in the Middle District of Florida and also spent portions of the deposited funds using debit cards associated with the fraudulently-opened bank accounts.

**D. Execution of the Scheme and Artifice**

5. On or about the dates listed below in each Count, for the purpose of executing and attempting to execute the aforementioned scheme to defraud, the defendant deposited stolen checks into the below specified fraudulently-opened bank accounts that had been made payable in the specified amounts to the identified religious institutions.

<b>Count</b>	<b>Date of Deposit</b>	<b>Payee</b>	<b>Check Amount</b>	<b>Bank/ Account</b>
1	3/16/2022	Orlando Church #1	\$500	TD: 8803
2	4/19/2022	Orlando Church #2	\$726	TD: 8803
3	4/20/2022	Orlando Church #3	\$218	TD: 8803
4	4/20/2022	Altamont Springs Church	\$1,000	TD: 8803
5	4/21/2022	Orlando Church #4	\$200	TD: 8803
6	4/26/2022	Apopka Church	\$278	TD: 8803
7	6/7/2022	Winter Springs Church	\$100	Fifth Third: 9137
8	6/10/2022	Orlando Church #1	\$150	Fifth Third: 9137
9	6/10/2022	Orlando Church #2	\$1,360	TD: 4746
10	6/15/2022	Orlando Church #1	\$500	TD: 4746
11	6/16/2022	Ocoee Church	\$25	Fifth Third: 9137

All in violation of 18 U.S.C. §§ 1344 and 2.

**COUNTS TWELVE AND THIRTEEN**  
(Aggravated Identity Theft)

1. Paragraphs 1 through 4 of Counts One through Eleven of this Indictment are re-alleged and incorporated fully herein by reference.

2. On or about the date listed below in each Count, in the Middle District of Florida, and elsewhere, the defendant,

IONUT VADUVA  
a/k/a Umberto Lupatini  
a/k/a/ Maximo Rafaelo,

did knowingly transfer, possess, and use, without lawful authority, a means of identification of another person, as detailed below, during and in relation to a federal violation of 18 U.S.C. § 1344 (bank fraud) as charged in Count Eight and Count Nine of this Indictment, knowing that such means of identification belonged to an actual person:

Count	Deposit Date	Means of Identification
12	6/10/2022	The name and bank account number of B.R.
13	6/10/2022	The name and bank account number of R.F.

In violation of 18 U.S.C. §§ 1028A and 2.

**FORFEITURE**

1. The allegations contained in Counts One through Eleven are incorporated by reference for the purpose of alleging forfeiture pursuant to 18 U.S.C. § 982(a)(2)(A).

2. Upon conviction of a violation of 18 U.S.C. § 1344, the defendant shall forfeit to the United States, pursuant to 18 U.S.C. § 982(a)(2)(A), any property constituting, or derived from, proceeds obtained, directly or indirectly, as a result of such violation.

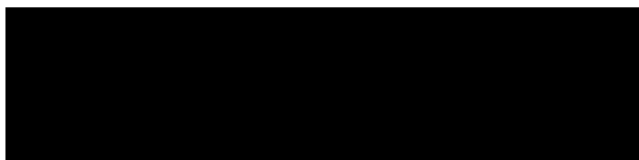
3. The property to be forfeited includes, but is not limited to, the following: An order of forfeiture in the amount of at least \$154,686.21, which represents the proceeds obtained from the offenses.

4. If any of the property described above, 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,

the United States shall be entitled to forfeiture of substitute property under the provisions of 21 U.S.C. § 853(p), as incorporated by 18 U.S.C. § 982(b)(1).

A TRUE BILL,



ROGER B. HANDBERG  
United States Attorney

By:

A blue ink signature of Shannon Laurie, consisting of a stylized 'S' and 'L' followed by a horizontal line.

Shannon Laurie  
Assistant United States Attorney

By:

A blue ink signature of Chauncey A. Bratt, consisting of a stylized 'C' and 'B' followed by a horizontal line.

Chauncey A. Bratt  
Assistant United States Attorney  
Deputy Chief, Orlando Division

FORM OBD-34

March 23

No.

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**UNITED STATES DISTRICT COURT**

Middle District of Florida

Orlando Division

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**THE UNITED STATES OF AMERICA**

vs.

**IONUT VADUVA**

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**INDICTMENT**

Violations: 18 U.S.C. § 1344  
18 U.S.C. § 1028A

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Filed in open court this 22<sup>nd</sup> day of March, 2023.

  
Clerk

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Bail \$ \_\_\_\_\_

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