



U. S. Department of Justice

Jason R. Coody
United States Attorney
Northern District of Florida

FOR IMMEDIATE RELEASE

Wednesday, December 7, 2022

United States Attorney's Office
Northern District of Florida
(850) 216-3845
libby.lastinger@usdoj.gov
Follow us on Twitter | @NDFLnews

**FLORIDA STATE REPRESENTATIVE INDICTED FOR WIRE FRAUD,
MONEY LAUNDERING, AND MAKING FALSE STATEMENTS**

GAINESVILLE, FLORIDA – A federal grand jury has returned a six-count indictment against Joseph Harding, 35, of Williston, Florida. The indictment was announced by Jason R. Coody, United States Attorney for the Northern District of Florida.

The Indictment alleges that between December 1, 2020, and March 1, 2021, Harding committed two acts of wire fraud by participating in a scheme to defraud the Small Business Administration (SBA) and for obtaining coronavirus-related small business loans by means of materially false and fraudulent pretenses, representations, and promises, and for the purpose of executing such scheme, caused wire communications to be transmitted in interstate commerce. The Indictment alleges that Harding made and caused to be made false and fraudulent SBA Economic Injury Disaster Loan (EIDL) applications, and made false representations in supporting loan documentation, in the names of dormant business entities, submitted to the SBA. The Indictment further alleges that Harding obtained fraudulently created bank statements for one of the dormant business entities which were used as supporting documentation for one of his fraudulent EIDL loan applications. By this conduct, the indictment alleges that Harding fraudulently obtained and attempted to obtain more than \$150,000 in funds from the SBA to which he was not entitled. Harding is also charged with two counts of engaging in monetary transactions with funds derived from unlawful activity related to his transfer of the fraudulently obtained EIDL proceeds into two bank accounts, and two counts of making false statements to the SBA.

Trial for Harding is scheduled for Wednesday, January 11, 2023, at 8:30 a.m., at the United States Courthouse in Gainesville, Florida, before the Honorable United States District Judge Allen Winsor.

The maximum terms of imprisonment for the offenses are as follows:

- 20 years: Wire Fraud
- 10 years: Money Laundering
- 5 years: Making False Statements

The investigation was jointly conducted by the Federal Bureau of Investigation, the Internal Revenue Service-Criminal Investigation, the Federal Deposit Insurance Corporation (FDIC)

Office of Inspector General, and the Small Business Administration (SBA) Office of Inspector General. The case is being prosecuted by Assistant United States Attorneys Justin M. Keen and David P. Byron.

An indictment is merely an allegation by a grand jury that a defendant has committed a violation of federal criminal law and is not evidence of guilt. All defendants are presumed innocent and entitled to a fair trial, during which it will be the government's burden to prove guilt beyond a reasonable doubt.

The United States Attorney's Office for the Northern District of Florida is one of 94 offices that serve as the nation's principal litigators under the direction of the Attorney General. To access public court documents online, please visit the [U.S. District Court for the Northern District of Florida](#) website. For more information about the United States Attorney's Office, Northern District of Florida, visit <http://www.justice.gov/usao/fln/index.html>.

###