

**UNITED STATES DISTRICT COURT
DISTRICT OF NEW JERSEY**

UNITED STATES OF AMERICA	:	Criminal No. 13 – 121 (JBS)
	:	
v.	:	18 U.S.C. § 371
	:	
DANIEL CARDILLO	:	<u>SUPERSEDING INFORMATION</u>
	:	

The defendant having waived in open Court prosecution by Indictment, and any objection based upon the statute of limitations, the United States Attorney for the District of New Jersey charges:

1. At all times relevant to this Superseding Information:

a. Defendant DANIEL CARDILLO resided in New Jersey, and was the sole owner and operator of NJ Telecom Consultants.

b. John Leadbeater, who is named as a co-conspirator but not as a defendant herein, resided in New Jersey, and was the sole owner and operator of the companies, BCJL Enterprises, LLC (“BCJL Enterprises”) and Lead 1 Investments, LLC (“Lead 1 Investments”). John Leadbeater held himself out to be a provider of real estate investors.

c. Michelle Martinez, who is named as a co-conspirator but not as a defendant herein, resided in New Jersey, and was a mortgage broker for Strong Point Mortgage, a/k/a “Winged Foot Financial,” located in Lakewood, New Jersey.

d. Ernesto Rodriguez, who is named as a co-conspirator but not as a defendant herein, resided in New Jersey, and was employed by Strong Point Mortgage, a/k/a “Winged Foot

Financial,” located in Lakewood, New Jersey. Ernesto Rodriguez held himself out to be a property manager.

THE CONSPIRACY

2. From in or about October 2007 through in or about December 2007, in the District of New Jersey and elsewhere, defendant

DANIEL CARDILLO

did knowingly and intentionally conspire and agree with others to devise a scheme and artifice to defraud, and to obtain money and property by means of materially false and fraudulent pretenses, representation, and promises, which scheme and artifice is set forth below in substance and in part, and for the purpose of executing such scheme and artifice, to transmit and cause to be transmitted by means of wire communications in interstate commerce certain writings, signs, signals, pictures, and sounds, contrary to Title 18, United States Code, Section 1343.

OBJECT OF THE CONSPIRACY

3. The object of the conspiracy, which caused more than \$400,000 dollars in funds to be released from a financial institution in the form of a wire, was to profit from the sale of oceanfront condominiums overbuilt by a financially distressed developer in Wildwood, New Jersey by obtaining a mortgage loan for DANIEL CARDILLO, an unqualified borrower, using a fraudulent loan application, HUD-1 Settlement Statement, and other documents and to deposit, withdraw, transfer and exchange the money obtained from the sale of 620 West Burk Avenue, Unit 102, Wildwood, New Jersey (“the property”) through financial institutions.

MANNER AND MEANS OF THE CONSPIRACY

4. It was part of the conspiracy that co-conspirator John Leadbeater located ocean town condominiums overbuilt by financially distressed developers in Wildwood and Wildwood Crest, New Jersey (“the Wildwood Properties”) to purchase.

5. It was further part of the conspiracy that co-conspirator John Leadbeater recruited “straw purchasers” such as defendant DANIEL CARDILLO to purchase property, who Leadbeater knew had a good credit score, but lacked the financial resources to qualify for a mortgage loan.

6. It was further part of the conspiracy that co-conspirator John Leadbeater provided the down payment funds to defendant DANIEL CARDILLO for the purchase of the property.

7. It was further part of the conspiracy that defendant DANIEL CARDILLO signed the HUD-1 Settlement Statement, falsely representing that he had put money down for the purchase of the property when, in fact, he had not.

8. It was further part of the conspiracy that once the funds for the mortgage were deposited into the title company’s escrow account, co-conspirator John Leadbeater extracted proceeds from the fraud through a wire transfer to his company, BCJL Enterprises, which included monies over and above the down payment funds he provided to defendant DANIEL CARDILLO.

OVERT ACTS

9. As further part of the conspiracy and to effect its unlawful object, defendant DANIEL CARDILLO and co-conspirators John Leadbeater, Michelle Martinez, and Ernesto Rodriguez, committed the following overt acts in the District of New Jersey and elsewhere and

caused the following wire transfer for CARDILLO to purchase the property to be deposited for the following approximate amount:

Date of Monetary Transaction	Amount of Mortgage funds	Interstate Wire from Lender to Title Company
12/13/2007	\$445,141.61	Countrywide Bank in Virginia to 1 st Bank of Sea Isle (on behalf of Shore Title Agency) in New Jersey

10. As further part of the conspiracy, defendant DANIEL CARDILLO and co-conspirators Michelle Martinez and Ernesto Rodriguez prepared a false and fraudulent loan application and HUD-1 Settlement Statement to induce the lender to wire the mortgage funds identified in paragraph 9 above.

In violation of Title 18, United States Code, Section 371.

PAUL J. FISHMAN
United States Attorney

