

UNITED STATES DISTRICT COURT
MIDDLE DISTRICT OF FLORIDA
JACKSONVILLE DIVISION

FILED IN OPEN COURT
3.13.14
CLERK, U.S. DISTRICT COURT
MIDDLE DISTRICT OF FLORIDA
JACKSONVILLE, FLORIDA

UNITED STATES OF AMERICA

v.

JUAN MIGUEL RUIZ
ROBERTO BISONO

CASE NO. 3:14-cr-41-J-3421K
Ct. 1: 18 U.S.C. § 371
Cts. 2 - 17: 18 U.S.C. §§ 641 & 2
Forfeiture: 18 U.S.C. § 981(a)(1)(C)
28 U.S.C. § 2461(c)

INDICTMENT

The Grand Jury charges:

COUNT ONE

A. Introduction

At times material to this Indictment:

1. JUAN MIGUEL RUIZ ("RUIZ") resided in Jacksonville, Florida.
RUIZ operated a business called JS and M Solutions, LLC. The business operated on Beach Boulevard in Jacksonville, Florida.
RUIZ cashed checks as part of the business operation.
2. ROBERTO BISONO ("BISONO") resided in Jacksonville, Florida.
3. RUIZ maintained a checking account for JS and M Solutions, LLC in Jacksonville, Florida at Wells Fargo Bank, N.A., formerly known as Wachovia Bank.

B. Manner and Means

4. Persons in the area of New York, New York would and did file false and fraudulent tax returns using the identities of persons who resided in Puerto Rico, which were either stolen or used without legal authority. The tax refund checks issued on account of the false and fraudulent returns were sent via U.S. Mail to various addresses in the area of the Bronx in New York City.
5. A person or persons would and did deliver U.S. Treasury checks, which had been sent on account of the false and fraudulent tax returns, to BISONO when BISONO was in the metropolitan New York City area.
6. BISONO would and did travel to Jacksonville, Florida and deliver the U.S. Treasury checks to RUIZ to be deposited into RUIZ' business bank account at Wells Fargo Bank. Initially RUIZ required BISONO to deposit the checks, but, after the first seven checks cleared, RUIZ would and did deposit an additional 104 Treasury checks which had been issued based on the false and fraudulent tax returns.
7. RUIZ would and did take proceeds from the U.S. Treasury checks which were issued based on the false and fraudulent tax returns. RUIZ did so by making cash withdrawals and by writing checks payable to the order of cash from the business account at Wells Fargo Bank.

8. RUIZ would and did give proceeds from the deposited U.S. Treasury checks to BISONO. RUIZ did so by giving BISONO cash which had been withdrawn from RUIZ' Wells Fargo Bank business account. RUIZ also furnished checks to BISONO written payable to the order of BISONO, and persons related to BISONO, and to BISONO's accomplice in the area of New York, New York.
9. After BISONO received cash and checks from RUIZ, which were written on RUIZ' business account at Wells Fargo Bank, BISONO would and did remit some of the proceeds to an accomplice in the area of New York City, New York.
10. RUIZ and BISONO would and did conspire to deposit 111 U.S. Treasury checks totaling over \$711,000.

C. The Conspiracy

Beginning on or about a date unknown, but no later than in or about November 2011, and continuing through in or about April 2012, in Duval County, in the Middle District of Florida,

**JUAN MIGUEL RUIZ,
ROBERTO BISONO,**

the defendants herein, did knowingly and willfully conspire, combine, confederate, and agree together and with each other, and with other persons known and unknown to the Grand Jury, to commit an offense against the United States, to wit: to knowingly and willfully embezzle, steal, purloin, and convert to his use or the use of another, money of the Internal Revenue Service, a department or agency of the

United States, having a value in excess of \$1,000, in violation of Title 18, United States Code, Section 641.

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

D. Overt Acts

In furtherance of the conspiracy, and to effect the object thereof, the following overt acts were committed in the Middle District of Florida, and elsewhere:

11. On or about November 7, 2011, at Jacksonville, Florida, BISONO deposited seven U.S. Treasury checks totaling \$29,643.50 into Ruiz' JS and M Solutions, LLC Wells Fargo Bank business account ending in 2162.
12. Using the JS and M Solutions business checking account at Wells Fargo Bank, N.A., f/k/a Wachovia Bank, the account number ending in 2162, on or about November 9, 2011, RUIZ wrote out check 1944 to BISONO in the amount of \$9,287.27, which BISONO endorsed and which was subsequently honored on or about November 9, 2011.
13. Using the account ending in 2162, on or about November 9, 2011, RUIZ wrote out check 1947 to BISONO in the amount of \$9,846.71, which BISONO endorsed and which was subsequently honored on or about November 9, 2011.
14. Using the account ending in 2162, on or about November 9, 2011,

RUIZ wrote out check 1954 to BISONO in the amount of \$9,620.21, which BISONO endorsed and which was subsequently honored on or about November 9, 2011.

15. Using the account ending in 2162, on November 13, 2011, RUIZ wrote out check 1956 to BISONO in the amount of \$8,325, which BISONO endorsed and which was subsequently honored on or about November 13, 2011.
16. Using the account ending in 2162, on or about November 15, 2011, RUIZ wrote out check 1959 to BISONO in the amount of \$9,465 which BISONO endorsed and which was subsequently honored on or about November 18, 2011.
17. Using the account ending in 2162, on or about December 1, 2011, RUIZ wrote out check 1967 to BISONO in the amount of \$9,165, which BISONO endorsed and which was subsequently honored on or about December 1, 2012.
18. Using the account ending in 2162, on or about January 18, 2012, RUIZ wrote out check 2019 to BISONO in the amount of \$9,940, which BISONO endorsed and which was subsequently honored on or about January 19, 2012.
19. Using the account ending in 2162, on or about March 20, 2012, RUIZ wrote out check 2092 to BISONO in the amount of \$9,942, which BISONO endorsed and which was subsequently honored on or

about March 20, 2012.

20. Using the account ending in 2162, on or about March 15, 2012, RUIZ wrote out check 2117 to BISONO in the amount of \$4,250, which BISONO endorsed and which was subsequently honored on or about March 15, 2012.
21. Using the account ending in 2162, on or about April 3, 2012, RUIZ wrote out check 2124 to BISONO in the amount of \$8,165.82, which BISONO endorsed and which was subsequently honored on or about April 3, 2012.
22. Using the account ending in 2162, on or about December 19, 2011, RUIZ wrote out check 2000 to M.P. in the amount of \$9,836.00.
23. Using the account ending in 2162, on or about April 16, 2012, RUIZ wrote out check 2123 to M.P. in the amount of \$8,636.00.
24. Using the account ending in 2162, on or about November 12, 2011, RUIZ wrote out check 1963 to G.B. in the amount of \$9,764.20.
25. Using the account ending in 2162, on or about December 15, 2011, RUIZ wrote out check 1997 to G.B. in the amount of \$9,748.30.
26. Using the account ending in 2162, on or about December 6, 2011, RUIZ wrote out check 1981 to L.G.M. in the amount of \$9,423 which L.G.M. endorsed and which was subsequently honored on or about December 6, 2011.
27. Using the account ending in 2162, on or about April 5, 2012, RUIZ

wrote out check 2026 to L.G.M. in the amount of \$8,764.00, which L.G.M. endorsed and which was subsequently honored on or about April 7, 2012.

28. On or about April 9, 2012, at Jacksonville, Florida, RUIZ deposited nine U.S. Treasury checks totaling \$58,727.19 into the account ending in 2162.
29. Using the account ending in 2162, on or about November 3, 2011, RUIZ wrote out check 1942 to Cash in the amount of \$1,500, which RUIZ endorsed and which was honored on or about November 3, 2011.
30. Using the account ending in 2162, RUIZ wrote out check 2164 to Cash in the amount of \$4,000, which RUIZ endorsed and which was honored on or about April 20, 2012.

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

COUNTS TWO THROUGH EIGHT

On or about November 5, 2011, at Jacksonville, in the Middle District of Florida,

JUAN MIGUEL RUIZ,
ROBERTO BISONO,

the defendants herein, did knowingly and willfully embezzle, steal, purloin, and convert to his use or the use of another, and did aid and abet in the embezzling, stealing, purloining and converting of, money belonging to the Internal Revenue

Service, a department of agency of the United States, having a value in excess of \$1,000.00, and each such act is represented by the treasury check described below:

Ct.	Check No.	Payee and Address	Amount	Acct. No.
2	6000	D.V.N., 3102 Villa Ave #22, Bronx, NY 10468	\$4,450.00	Wells Fargo Acct. ending 2162
3	5988	R.V.P., 3102 Villa Ave #6, Bronx, NY 10468	\$4,450.00	Wells Fargo Acct. ending 2162
4	5999	Y.F.P., 3102 Villa Ave #4, Bronx, NY 10468	\$4,450.00	Wells Fargo Acct. ending 2162
5	5986	R.D.R., 3102 Villa Ave #6, Bronx, NY 10468	\$4,450.00	Wells Fargo Acct. ending 2162
6	6001	N.T.R., 3102 Villa Ave #2, Bronx, NY 10468	\$4,450.00	Wells Fargo Acct. ending 2162
7	5998	M.M.C., 3102 Villa Ave #4, Bronx, NY 10468	\$2,943.00	Wells Fargo Acct. ending 2162
8	5987	I.S.M., 3102 Villa Ave #16, Bronx, NY 10468	\$4,450.00	Wells Fargo Acct. ending 2162

In violation of Title 18, United States Code, Sections 641 and 2.

COUNTS NINE THROUGH SEVENTEEN

On or about April 19, 2012, at Jacksonville, in the Middle District of Florida,

**JUAN MIGUEL RUIZ,
ROBERTO BISONO,**

the defendants herein, did knowingly and willfully embezzle, steal, purloin, and convert to his use or the use of another, and did aid and abet in the embezzling,

stealing, purloining and converting of, money belonging to the Internal Revenue Service, a department or agency of the United States, having a value in excess of \$1,000.00, and each such act is represented by the Treasury check described below:

Ct.	Check No.	Payee and Address	Amount	Acct. No.
9	8002	M.F.S., 2840 Sedgwick Ave #1C, Bronx, NY 10468	\$5,926.00	Wells Fargo Acct. ending 2162
10	7971	E.R.R., 2840 Sedgwick Ave #1D, Bronx, NY 10468	\$5,906.00	Wells Fargo Acct. ending 2162
11	7786	C.M.S., 2857 Sedgwick Ave #.D12, Bronx, NY 10468	\$5,806.00	Wells Fargo Acct. ending 2162
12	2508	M.L.H.M., 2840 Sedgwick Ave #6B, Bronx, NY 10468	\$6,976.00	Wells Fargo Acct. ending 2162
13	2401	M.O.C., 2869 Sedgwick Ave #70, Bronx, NY 10468	\$5,876.00	Wells Fargo Acct. ending 2162
14	2375	M.P.S., 2869 Sedgwick Ave #3A, Bronx, NY 10468	\$5,979.00	Wells Fargo Acct. ending 2162
15	7898	N.B.O., 2840 Sedgwick Ave #3L, Bronx, NY 10468	\$5,931.00	Wells Fargo Acct. ending 2162
16	1456	C.B.C., 2840 Davidson Ave #5C, Bronx, NY 10468	\$9,249.65	Wells Fargo Acct. ending 2162
17	7636	J.J.M.G., 2840 Davidson Ave #2C, Bronx, NY 10468	\$7,077.54	Wells Fargo Acct. ending 2162

In violation of Title 18, United States Code, Sections 641 and 2.

FORFEITURES

1. The allegations contained in Counts One through Seventeen of this Indictment are incorporated by reference for the purpose of alleging forfeitures pursuant to Title 18, United States Code, Section 981(a)(1)(C) and Title 28, United States Code, Section 2461(c).

2. Upon conviction of a conspiracy to violate Title 18, United States Code, Section 641, in violation of Title 18, United States Code, Section 371, the defendants shall forfeit to the United States of America, pursuant to Title 18, United States Code, Section 981(a)(1)(C) and Title 28, United States Code, Section 2461(c), any property, real or personal, which constitutes or is derived from proceeds traceable to said violation.

3. Upon conviction of a violation of Title 18, United States Code, Section 641, the defendants shall forfeit to the United States of America, pursuant to Title 18, United States Code, Section 981(a)(1)(C) and Title 28, United States Code, Section 2461(c), any property, real or personal, which constitutes or is derived from proceeds traceable to the offenses.

4. The property to be forfeited includes, but is not limited to, a money judgment in the amount of at least \$711,000.00, for which the defendants are jointly and severally liable.

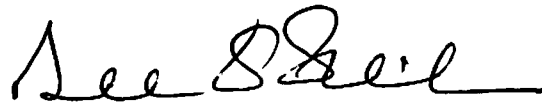
5. If any of the forfeitable property described above, as a result of any act or omission of the defendants:

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 of America shall be entitled to forfeiture of substitute property under Title 21, United States Code, Section 853(p), as incorporated by Title 28, United States Code, Section 2461(c).

A TRUE BILL,



Foreperson


A. LEE BENTLEY, III
United States Attorney

By:



Dale R. Campion
Assistant United States Attorney

By:



Mac D. Heavener, III
Assistant United States Attorney
Deputy Chief, Jacksonville Division

FORM OBD-34
APR 1991

No.

UNITED STATES DISTRICT COURT
Middle District of Florida
Jacksonville Division

THE UNITED STATES OF AMERICA

vs.

JUAN MIGUEL RUIZ
ROBERTO BISONO

INDICTMENT

Violations:

Ct. 1: 18 U.S.C. § 371
Cts. 2 - 17: 18 U.S.C. §§ 641 and 2

A true bill,

[Handwritten Signature]

Foreperson

Filed in open court this 13th day

of March, 2014.

[Handwritten Signature]

Clerk

Bail \$ _____