

UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF FLORIDA

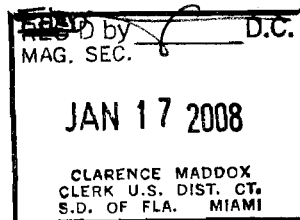
08 - 20044 CR - LENARD / TORRES
CASE NO.

18 U.S.C. § 371
31 U.S.C. § 5313(a)
31 U.S.C. § 5322(b)
31 U.S.C. §§ 5324(a)(2) and (d)(2)
31 C.F.R. §§ 103.22 and 103.28
18 U.S.C. § 2
31 U.S.C. § 5317(c)(1)

UNITED STATES OF AMERICA

v.

JUAN RENE CARO,
MAYTEMAR CORPORATION,
d/b/a "LA BAMBA CHECK CASHING,"
ALFREDO FILOMENO GONZALEZ,
JOSE JORGE CHAOUI,
OSCAR ALBERTO VALLE, and
MEYLIN MARIA MORALES,



Defendants.

INDICTMENT

The Grand Jury charges that:

GENERAL ALLEGATIONS

At all times relevant to this Indictment:

Background

1. The Internal Revenue Service ("IRS") is an agency of the United States Department of Treasury ("Treasury Department").

2. Under federal law, specifically, the Bank Secrecy Act, codified at Title 31, United States Code, Sections 5313-5326, and its related federal regulations, financial institutions are required to file with the Treasury Department a “currency transaction report” (“CTR”), FINCEN Form 104, for each financial transaction that involves United States currency in excess of \$10,000. Covered financial transactions include deposits, withdrawals, check cashing, or other transactions involving the physical transfer of currency from one person to another.

3. Before concluding any financial transaction with respect to which a CTR is required, a financial institution is required to verify and accurately record the name and address of the individual presenting a financial transaction, as well as accurately record the identity, social security or taxpayer identification number of any person or entity on whose behalf such financial transaction is to be effected.

4. On or about April 6, 2007, the IRS initiated an undercover operation to investigate possible illegal activities within the local money service industry. A cooperating witness (“CW”) assisted in the undercover operation, posing as the owner of a check cashing business in Miami-Dade County. The CW presented himself as someone willing to cash checks of substantial amounts and to assist in the filing of false CTRs, which would disguise the identity of the parties cashing checks and the true source of the funds being cashed.

Defendants and Relevant Entities

5. Defendant **MAYTEMAR CORPORATION, d/b/a “LA BAMBА CHECK CASHING” (“LA BAMBА”)**, incorporated in the State of Florida on or about May 4, 1993, has a principal place of business located at 7378 S.W. 42nd Street, Miami, Florida, with storefront locations throughout the South Florida area. As a check cashing store, **LA BAMBА** is licensed and registered in the State of Florida as a money service business. As a money service business, **LA**

BAMBA is a “financial institution,” as that term is defined in Title 31, United States Code, Section 5312(a)(2)(k) and under Title 31, Code of Federal Regulations, Sections 103.11(n)(3) and (uu)(2), subject to the CTR filing requirements of the Bank Secrecy Act and attendant regulations. For years 2006 and 2007, **LA BAMBA** filed CTRs with respect to more than \$600 million in financial transactions it executed for customers.

6. In 2005 and 2006, defendant **JUAN RENE CARO** was the Vice President of **LA BAMBA**. On or about April 27, 2007, corporate records show that **CARO** became the president, secretary, treasurer, and registered agent of **LA BAMBA**. **CARO** oversaw the day-to-day operations of **LA BAMBA**, including its check cashing transactions, and the filing of CTRs with the Treasury Department.

7. Defendants **ALFREDO FILOMENO GONZALEZ** and **JOSE JORGE CHAOUI** were employees of **LA BAMBA**. Both **GONZALEZ** and **CHAOUI** physically worked at **LA BAMBA**, handling and cashing checks delivered to the business. As part of his job responsibilities, **CHAOUI** was listed as the contact person at **LA BAMBA** with respect to multiple CTRs filed by **LA BAMBA** with the Treasury Department.

8. Defendants **OSCAR ALBERTO VALLE** and **MEYLIN MARIA MORALES**, husband and wife, worked closely with **LA BAMBA**, recruiting companies and individuals to become customers of the check cashing store, in exchange for an agreed upon fee. **VALLE** and **MORALES** established or helped to establish various shell companies, including DJ Construction Group, Inc., which were ultimately used by **LA BAMBA** customers, as more fully explained in paragraphs 4-9 of the Manner and Means section of Count 1.

9. DJ Construction Group, Inc. was a Florida corporation established on or about February 7, 2007. DJ Construction Group, Inc., a purported construction company, was a shell company with no true operations. G.V. was listed in corporate records as the president, incorporator and registered agent of DJ Construction Group, Inc. From on or about August 15, 2007, to on or about October 25, 2007, **LA BAMBA** filed CTRs reflecting financial transactions by DJ Construction Group, Inc. totaling more than \$520,000.

10. Spirit Construction Group Corporation was a Florida corporation established on or about July 21, 2006, and deemed inactive September 14, 2007. Spirit Construction Group Corporation, a purported construction company, was a shell company with no true operations. M.M. was the nominee owner of Spirit Construction Group Corporation, listed in corporate records as the president, registered agent, and incorporator. From on or about August 11, 2006, to on or about August 31, 2007, **LA BAMBA** filed CTRs reflecting financial transactions by Spirit Construction Group Corporation totaling more than \$12,235,000.

11. Fast Construction Group, Inc. was a Florida corporation established on or about February 14, 2005, and deemed inactive September 14, 2007. Fast Construction Group, Inc., a purported construction company, was a shell company with no true operations. J.M. was listed in corporate records as the president, incorporator, and registered agent for Fast Construction Group, Inc. From on or about January 14, 2006, to on or about April 26, 2007, **LA BAMBA** filed CTRs reflecting financial transactions by Fast Construction Group, Inc. totaling more than \$14,230,000.

12. Baba Construction, Inc. was a Florida corporation established on or about November 29, 2005, and deemed inactive September 14, 2007. Baba Construction, Inc., a purported construction company, was a shell company with no true operations. O.C. was listed in corporate records as the president, incorporator, and registered agent for Baba Construction, Inc. From on or

about July 27, 2006, to on or about August 11, 2007, **LA BAMB**A filed CTRs reflecting financial transactions by Baba Construction, Inc. totaling more than \$3,387,000.

13. SB Construction Group Corporation was a Florida corporation established on or about March 27, 2006, and deemed inactive September 14, 2007. SB Construction Group Corporation, a purported construction company, was a shell company with no true operations. S.M. was the nominee owner of SB Construction Group Corporation, listed in corporate records as the president, vice president, treasurer, secretary, director, registered agent, and incorporator.

14. Los Pinos Construction, Inc. was a Florida corporation established on or about August 10, 2005, and deemed inactive on September 14, 2007. Los Pinos, a purported construction company, was a shell company with no true operations. M.D.M. was the nominee owner of Los Pinos Construction, Inc. listed in corporate records as the president, vice-president, secretary, director, registered agent, and incorporator of Los Pinos Construction, Inc.

15. Four by Four Plaster, Inc. was a Florida corporation established on or about December 19, 2006. Four by Four Plaster, Inc., a purported construction company, was a shell company with no true operations. E.O. was listed in corporate records as the president, incorporator, and registered agent for Four by Four Plaster, Inc. From in or around January 2007, to in or around August 2007, **LA BAMB**A filed CTRs reflecting financial transactions by Four by Four Plaster, Inc. totaling more than \$1,900,000.

16. San Construction Group, Inc. was a Florida corporation established on or about October 18, 2006. San Construction Group, Inc., a purported construction company, was a shell company with no true operations. N.F. was listed in corporate records as the president, incorporator, and registered agent for San Construction Group, Inc. From in or around January 2007, to in or around August 2007, **LA BAMB**A filed CTRs reflecting financial transactions by San Construction Group, Inc. totaling more than \$2,459,000.

17. PAW Construction Group, Inc. was a fictitious company created by agents of the IRS as part of its undercover operation for the sole purpose of identifying illegal check cashing transactions. The supposed nominee owner of PAW Construction Group, Inc. was an undercover IRS agent who used the false name "Carlos Martinez." From on or about June 26, 2007, to on or about October 25, 2007, **LA BAMBA** filed CTRs reflecting financial transactions by PAW Construction Group, Inc. totaling more than \$2,800,000.

COUNT 1
CONSPIRACY
(18 U.S.C. § 371)

1. Paragraphs 1 through 17 of the General Allegations section of this Indictment are realleged and incorporated by reference as though fully set forth herein.

2. From in or around August 2005, and continuing through the present, in Miami-Dade County, in the Southern District of Florida, the defendants,

JUAN RENE CARO,
MAYTEMAR CORPORATION,
d/b/a "LA BAMBA CHECK CASHING,"
ALFREDO FILOMENO GONZALEZ,
JOSE JORGE CHAOUI,
OSCAR ALBERTO VALLE, and
MEYLIN MARIA MORALES,

did willfully, that is with the intent to further the objects of the conspiracy, and knowingly combine, conspire, confederate and agree among themselves and with others, both known and unknown to the Grand Jury, to commit certain offenses against the United States, that is:

(a) to willfully violate the reporting requirements of Title 31, United States Code, Section 5313(a), and Title 31, Code of Federal Regulations, Sections 103.22 and 103.28, as part of a pattern of any illegal activity involving more than \$100,000 in a 12-month period, by filing a

report required by Title 31, United States Code, Section 5313(a), specifically, a Currency Transaction Report on Treasury Department, FINCEN Form 104, that contained a material omission and misstatement of fact concerning, among other things, the true identity of the parties involved in the financial transactions and the source of the funds involved, in violation of Title 31, United States Code, Section 5322(b);

(b) to knowingly and for the purpose of evading the reporting requirements of Title 31, United States Code, Section 5313(a), and regulations prescribed thereunder, cause a domestic financial institution to file a report under Title 31, United States Code, Section 5313(a), and regulations prescribed thereunder, that is, a Currency Transaction Report on Treasury Department, FINCEN Form 104, that contained a material omission and misstatement of fact concerning, among other things, the true identity of the parties involved in the financial transactions and the source of the funds involved, as part of a pattern of illegal activity involving more than \$100,000 in a 12-month period, in violation of Title 31, United States Code, Sections 5324(a)(2) and (d)(2), and Title 31, Code of Federal Regulations, Sections 103.22 and 103.28.

PURPOSE OF THE CONSPIRACY

3. It was a purpose of the conspiracy for the defendants and their co-conspirators to unlawfully enrich themselves by earning substantial commissions and fees for the service of cashing checks on behalf of numerous individuals, and thereafter causing the filing, and filing, with the Treasury Department of CTRs which contained materially false statements and omissions of material fact, concerning, among other things, the true identity of the parties involved in the financial transactions and the source of the funds cashed.

MANNER AND MEANS OF THE CONSPIRACY

The manner and means by which the defendants and their co-conspirators sought to accomplish the objects and purpose of the conspiracy included, among other things, the following:

4. **LA BAMBA, JUAN RENE CARO, ALFREDO FILOMENO GONZALEZ, JOSE JORGE CHAOUI, OSCAR ALBERTO VALLE, MEYLIN MARIA MORALES,** and their co-conspirators, known and unknown to the Grand Jury, used various shell corporations established in the State of Florida. These shell corporations, all purportedly construction companies, included, among others, Fast Construction Group, Inc., Spirit Construction Group Corporation, Baba Construction, Inc., SB Construction Group Corporation, Los Pinos Construction, Inc., DJ Construction Group, Inc., S N F Construction Company Group, Inc., San Construction Group, Inc., D & C Construction Group, Inc., J & D Construction Group Services Corp., Four by Four Plaster, Inc., and WF Construction, Inc. In truth, none of these shell corporations were legitimate companies engaged in the construction business.

5. **OSCAR ALBERTO VALLE, MEYLIN MARIA MORALES** and co-conspirators would recruit various individuals, including friends and family members, to act as the nominee owners of the shell companies. For example, **VALLE** and **MORALES** recruited G.V. as the nominee owner of DJ Construction Group, Inc. Typically, the nominee owners would receive a fee for the use of their names.

6. Thereafter, **JUAN RENE CARO, OSCAR ALBERTO VALLE, MEYLIN MARIA MORALES,** and co-conspirators would identify and recruit customers interested in cashing checks at **LA BAMBA**, offering the use of the shell "construction" companies as a manner in which to cash checks in anonymity. That is, customers could write checks payable to the shell companies, and then for a fee, cash the same checks at **LA BAMBA** or an associated check cashing store, despite the fact that the checks were not payable to the customers.

7. **JUAN RENE CARO, ALFREDO FILOMENO GONZALEZ and JOSE JORGE CHAOUI** would, on behalf of **LA BAMBA**, accept and cash the checks made payable to the shell companies, retaining a percentage of the face value of the check as a fee. **CARO** would pay, and direct others to pay, a portion of the fee to **OSCAR ALBERTO VALLE** and **MEYLIN MARIA MORALES**, as well as to other recruiters for the use of their shell companies.

8. **JUAN RENE CARO, ALFREDO FILOMENO GONZALEZ, JOSE JORGE CHAOUI, OSCAR ALBERTO VALLE, MEYLIN MARIA MORALES**, and their co-conspirators would thereafter cause **LA BAMBA** to file CTRs with the Treasury Department, falsely stating that the parties involved in the check cashing transactions were the shell companies and their nominee owners, thus misrepresenting the true source of money and the identities of the individuals conducting the check cashing transaction. In some instances, these same check cashing transactions involving the shell companies took place in at least one other check cashing store than **LA BAMBA**, yet the defendants caused the filing of CTRs falsely stating that the check cashing transactions had taken place at **LA BAMBA**, which further misled the Treasury Department about the true circumstances of these financial transactions.

9. From in or around January 2006, to in or around October 2007, **JUAN RENE CARO, ALFREDO FILOMENO GONZALEZ, JOSE JORGE CHAOUI, OSCAR ALBERTO VALLE, MEYLIN MARIA MORALES**, and their co-conspirators ultimately caused **LA BAMBA** to file materially false CTRs reflecting financial transactions by the shell companies described in paragraphs 9 through 17 of the General Allegations section, totaling more than \$37,600,000.

OVERT ACTS

In furtherance of the conspiracy and to achieve the objects and purpose thereof, at least one of the following overt acts, among others, was committed by at least one of the defendants and their co-conspirators, in the Southern District of Florida and elsewhere:

1. In or around August 2005, **JUAN RENE CARO** met with the CW, then a co-conspirator, at **LA BAMBBA** to discuss cashing checks in exchange for cash as agreed upon a fee.

2. On or about June 23, 2006, **JUAN RENE CARO** caused **LA BAMBBA** to file a CTR with the Treasury Department which falsely represented that Fast Construction Group, Inc. transacted business at **LA BAMBBA** in the amount of \$381,945.

3. On or about June 29, 2006, **JUAN RENE CARO** caused **LA BAMBBA** to file a CTR with the Treasury Department which falsely represented that Fast Construction Group, Inc. transacted business at **LA BAMBBA** in the amount of \$156,755.

4. On or about August 11, 2006, **JUAN RENE CARO** caused **LA BAMBBA** to file a CTR with the Treasury Department which falsely represented that Spirit Construction Group Corporation and M.M. transacted business at **LA BAMBBA** in the amount of \$132,978.

5. On or about December 8, 2006, **JUAN RENE CARO** caused **LA BAMBBA** to file a CTR with the Treasury Department which falsely represented that Spirit Construction Group Corporation and M.M. transacted business at **LA BAMBBA** in the amount of \$102,992.

6. On or about May 18, 2007, **JUAN RENE CARO** caused **LA BAMBBA** to file a CTR with the Treasury Department which falsely represented that Spirit Construction Group Corporation and M.M. transacted business at **LA BAMBBA** in the amount of \$95,570.

7. On or about June 1, 2007, **JUAN RENE CARO** received from the CW identifying information relating to the shell companies SB Construction Group Corporation and Los Pinos Construction, Inc., and to their respective nominee owners, in order to facilitate the filing of false CTRs with the Treasury Department when checks payable to these shell companies were cashed.

8. On or about June 26, 2007, **JUAN RENE CARO** instructed the CW to provide **LA BAMBA** employees with background information on shell company PAW Construction and its nominee owner to facilitate the filing of false CTRs with the Treasury Department when checks payable to PAW Construction were cashed.

9. On or about or about July 12, 2007, **JUAN RENE CARO** caused **LA BAMBA** to cash two of eight checks payable to shell company PAW Construction, which were presented to **CARO** by the CW.

10. On or about July 20, 2007, **JOSE JORGE CHAOUI** accepted from the CW checks payable to shell companies San Construction Group, Inc., Four by Four Plaster, Inc., and Spirit Construction Group Corporation.

11. On or about July 23, 2007, **JOSE JORGE CHAOUI** met with the CW and asked him not to discuss the filing of CTRs with other **LA BAMBA** employees.

12. On or about August 2, 2007, **JUAN RENE CARO** provided the CW with a business card for the shell company DJ Construction Group, Inc., with **OSCAR ALBERTO VALLE**'s name and phone number handwritten on it, for the CW to contact **VALLE**.

13. On or about August 8, 2007, **OSCAR ALBERTO VALLE** provided the CW with identifying information regarding DJ Construction Group, Inc. and its nominee owner, G.V., to facilitate the filing of false CTRs with the Treasury Department when checks payable to DJ Construction Group, Inc. were cashed.

14. On or about August 15, 2007, **JUAN RENE CARO** and **ALFREDO FILOMENO GONZALEZ** caused **LA BAMBA** to cash checks presented by the CW and made payable to shell company DJ Construction Group, Inc., as agreed to by **OSCAR ALBERTO VALLE**.

15. On or about August 22, 2007, **ALFREDO FILOMENO GONZALEZ** caused **LA BAMBA** to cash checks presented by the CW and made payable to shell companies PAW Construction Group, Inc. and DJ Construction Group, Inc., totaling \$97,250 and \$93,525, respectively.

16. On or about August 29, 2007, **ALFREDO FILOMENO GONZALEZ** caused **LA BAMBA** to cash two checks presented by the CW and payable to PAW Construction.

17. On or about September 5, 2007, **ALFREDO FILOMENO GONZALEZ** caused **LA BAMBA** to cash checks presented by the CW and made payable to shell companies PAW Construction Group, Inc. and DJ Construction Group, Inc., totaling \$107,812 and \$100,288, respectively.

18. On or about September 26, 2007, **ALFREDO FILOMENO GONZALEZ** caused **LA BAMBA** to cash checks presented by the CW and made payable to shell companies PAW Construction Group, Inc. and DJ Construction Group, Inc., totaling \$104,842 and \$100,100, respectively.

19. On or about October 5, 2007, **MEYLIN MARIA MORALES** provided the CW with the articles of incorporation for S N F Construction Company Group, Inc., and a copy of a Florida's driver's license and social security number for the nominee owner, in order to facilitate the filing of false CTRs with the Treasury Department when checks payable to S N F Construction Company Group were cashed.

20. On or about October 19, 2007, **MEYLIN MARIA MORALES** met with the CW and provided him with a fraudulent workers' compensation insurance certificate for SNF Construction Company Group, Inc.

21. On November 14, 2007, **JUAN RENE CARO** delivered money to the CW at the CW's office.

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

COUNTS 2-15
CAUSE AND ATTEMPT TO CAUSE THE FILING OF FALSE CURRENCY
TRANSACTION REPORTS
(31 U.S.C. §§ 5313(a), 5324(a)(2) and (d)(2); 31 C.F.R. §§ 103.22 and 103.28;
and 18 U.S.C. § 2)

1. Paragraphs 1 through 17 of the General Allegations section of this Indictment are realleged and incorporated by reference as though fully set forth herein.

2. On or about the dates set forth below, in Miami Dade County, in the Southern District of Florida, and elsewhere, the defendants,

JUAN RENE CARO,
MAYTEMAR CORPORATION,
d/b/a "LA BAMBA CHECK CASHING,"
ALFREDO FILOMENO GONZALEZ,
JOSE JORGE CHAOUI,
OSCAR ALBERTO VALLE, and
MEYLIN MARIA MORALES,

as specified in each count below, did knowingly and for the purpose of evading the reporting requirements of Title 31, United States Code, Section 5313(a), and the regulations prescribed thereunder, cause and attempt to cause a domestic financial institution, that is, Maytemar Corporation, d/b/a La Bamba Check Cashing ("La Bamba"), to file a report required by Title 31, United States Code, Section 5313(a), specifically, a Currency Transaction Report on Treasury Department, FINCEN Form 104, that contained a material omission and misstatement of fact

concerning, among other things, the true identity of the parties involved in the financial transactions and the source of the funds involved, as part of a pattern of illegal activity involving more than \$100,000 in a 12-month period.

COUNT	DEFENDANT(S)	APPROX. DATE OF TRANSACTION	CLAIMED FINANCIAL TRANSACTION	CTR NO.
2	JUAN RENE CARO and JOSE JORGE CHAQUI	4/6/07	Checks payable to Spirit Construction Group Corporation totaling \$121,969 cashed at La Bamba by M.M.	20071756068030
3	JUAN RENE CARO	5/4/07	Checks payable to SB Construction Group Corporation totaling \$38,307 cashed at La Bamba by S.M.	20071866486230
4	JUAN RENE CARO	5/4/07	Checks payable to Los Pinos Construction, Inc. totaling \$26,530 cashed at La Bamba by M.D.M.	20071866494430
5	JUAN RENE CARO and JOSE JORGE CHAQUI	5/18/07	Checks payable to Spirit Construction Group Corporation totaling \$95,570 cashed at La Bamba by M.M.	20072087195230
6	JUAN RENE CARO	7/12/07	Checks payable to PAW Construction totaling \$60,120 cashed at La Bamba by "Carlos Martinez"	20072256479530
7	JUAN RENE CARO	7/31/07	Checks payable to PAW Construction totaling \$46,050 cashed at La Bamba by "Carlos Martinez"	20072366529130
8	JUAN RENE CARO and ALFREDO FILOMENO GONZALEZ	8/15/07	Checks payable to PAW Construction totaling \$56,233 cashed at La Bamba by "Carlos Martinez"	20072436572230

COUNT	DEFENDANT(S)	APPROX. DATE OF TRANSACTION	CLAIMED FINANCIAL TRANSACTION	CTR NO.
9	JUAN RENE CARO and ALFREDO FILOMENO GONZALEZ	8/16/07	Checks payable to PAW Construction totaling \$44,325 cashed at La Bamba by "Carlos Martinez"	20072436572330
10	JUAN RENE CARO and ALFREDO FILOMENO GONZALEZ	8/22/07	Checks payable to PAW Construction totaling \$56,042 cashed at La Bamba by "Carlos Martinez"	20072546067130
11	JUAN RENE CARO and ALFREDO FILOMENO GONZALEZ	8/23/07	Checks payable to PAW Construction totaling \$41,208 cashed at La Bamba by "Carlos Martinez"	20072546067030
12	JUAN RENE CARO and ALFREDO FILOMENO GONZALEZ	9/5/07	Checks payable to PAW Construction totaling \$107,812 cashed at La Bamba by "Carlos Martinez"	20072576193230
13	JUAN RENE CARO, OSCAR ALBERTO VALLE, and MEYLIN MARIA MORALES	9/5/07	Checks payable to DJ Construction Group, Inc. totaling \$100,288 cashed at La Bamba by G.V.	20072576193830
14	JUAN RENE CARO, ALFREDO FILOMENO GONZALEZ, OSCAR ALBERTO VALLE, and MEYLIN MARIA MORALES	9/26/07	Checks payable to DJ Construction Group, Inc. totaling \$72,447 cashed at La Bamba by G.V.	20072966421530
15	JUAN RENE CARO and ALFREDO FILOMENO GONZALEZ	9/26/07	Checks payable to PAW Construction totaling \$55,015 cashed at La Bamba by "Carlos Martinez"	20072966298330

In violation of Title 31, United States Code, Sections 5313(a), 5324(a)(2) and (d)(2); Title 31, Code of Federal Regulations, Sections 103.22 and 103.28; and Title 18, United States Code, Section 2.

COUNTS 16-29
FILING OF FALSE CURRENCY TRANSACTION REPORTS
(31 U.S.C. §§ 5313(a) and 5322(b); 31 C.F.R. §§ 103.22 and 103.28; and 18 U.S.C. § 2)

1. Paragraphs 1 through 17 of the General Allegations section of this Indictment are realleged and incorporated by reference as though fully set forth herein.

2. On or about the dates set forth below, in Miami-Dade County, in the Southern District of Florida, and elsewhere, the defendant,

MAYTEMAR CORPORATION,
d/b/a “LA BAMBA CHECK CASHING,”

did willfully violate the reporting requirements of Title 31, United States Code, Section 5313(a), and Title 31, Code of Federal Regulations, Sections 103.22 and 103.28, as part of a pattern of any illegal activity involving more than \$100,000 in a 12-month period, by filing a report required by Title 31, United States Code, Section 5313(a), specifically, a Currency Transaction Report on Treasury Department, FINCEN Form 104, that contained a material omission and misstatement of fact concerning, among other things, the true identity of the parties involved in the financial transactions and the source of the funds involved, as specified in more detail below.

COUNT	APPROX. DATE OF FILING	CLAIMED FINANCIAL TRANSACTION	CTR NO.
16	4/6/07	Checks payable to Spirit Construction Group Corporation totaling \$121,969 cashed at LA BAMBA by M.M.	20071756068030
17	5/4/07	Checks payable to SB Construction Group Corporation totaling \$38,307 cashed at LA BAMBA by S.M.	20071866486230

COUNT	APPROX. DATE OF FILING	CLAIMED FINANCIAL TRANSACTION	CTR NO.
18	5/4/07	Checks payable to Los Pinos Construction, Inc. totaling \$26,530 cashed at LA BAMB A by M.D.M.	20071866494430
19	5/18/07	Checks payable to Spirit Construction Group Corporation totaling \$95,570 cashed at LA BAMB A by M.M.	20072087195230
20	7/12/07	Checks payable to PAW Construction totaling \$60,120 cashed at LA BAMB A by "Carlos Martinez"	20072256479530
21	7/31/07	Checks payable to PAW Construction totaling \$46,050 cashed at LA BAMB A by "Carlos Martinez"	20072366529130
22	8/15/07	Checks payable to PAW Construction totaling \$56,233 cashed at LA BAMB A by "Carlos Martinez"	20072436572230
23	8/16/07	Checks payable to PAW Construction totaling \$44,325 cashed at LA BAMB A by "Carlos Martinez"	20072436572330
24	8/22/07	Checks payable to PAW Construction totaling \$56,042 cashed at LA BAMB A by "Carlos Martinez"	20072546067130
25	8/23/07	Checks payable to PAW Construction totaling \$41,208 cashed at LA BAMB A by "Carlos Martinez"	20072546067030
26	9/5/07	Checks payable to PAW Construction totaling \$107,812 cashed at LA BAMB A by "Carlos Martinez"	20072576193230
27	9/5/07	Checks payable to DJ Construction Group, Inc. totaling \$100,288 cashed at LA BAMB A by G.V.	20072576193830

COUNT	APPROX. DATE OF FILING	CLAIMED FINANCIAL TRANSACTION	CTR NO.
28	9/26/07	Checks payable to DJ Construction Group, Inc. totaling \$72,447 cashed at LA BAMBA by G.V.	20072966421530
29	9/26/07	Checks payable to PAW Construction totaling \$55,015 cashed at LA BAMBA by "Carlos Martinez"	20072966298330

In violation of Title 31, United States Code, Sections 5313(a) and 5322(b); Title 31, Code of Federal Regulations, Sections 103.22 and 103.28; and Title 18, United States Code, Section 2.

CRIMINAL FORFEITURE

1. The allegations of Counts 1-29 of this Indictment are realleged and by this reference fully incorporated herein for the purpose of alleging forfeitures to the United States of America pursuant to the provisions of Title 31, United States Code, Section 5317(c)(1).

2. As a result of the offenses, alleged in Counts 1-29, defendants **MAYTEMAR CORPORATION, d/b/a "LA BAMBA CHECK CASHING"** and **JUAN RENE CARO** shall forfeit to the United States all property, real and personal, involved in the aforesated offenses and all property traceable to such property, including but not limited to:

- a. Money judgment in the amount of at least \$37,500,000, which represents property involved in the violations for which the defendants are convicted; and
- b. Bank Account Number 20029770 and its contents held at Peninsula Bank, 1802 NE Miami Gardens Drive, Miami, FL 33179, in the name of **MAYTEMAR CORPORATION, d/b/a "LA BAMBA CHECK CASHING"** and any CD, Savings and/or other Accounts which is used to collateralize account number 20029770.

3. If the property described above as being 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 person;
- (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 subdivided without difficulty;

it is the intent of the United States, pursuant to Title 31, United States Code, Section 5317(c)(1) and Title 21, United States Code, Section 853(p), to seek forfeiture of any other property of the defendants up to the value of the above forfeitable property and obtain a money judgment in an amount equal to the value of the property involved in the violations. Such property includes, but is not limited to, the following:

- i. One Piece of Real Property Located at 8600 SW 53 Avenue, Miami FL 33143

Legal Description:

The North 259 feet of the South ½ of the East ½ of Lot 3, in Block 3, of W. T. Hardees Subdivision, according to the Plat thereof, as recorded in Plat Book B, page 50 of the Public Records of Miami-Dade County, Florida.

- ii One Piece of Real Property located at 42203 Fisher Island Drive, Fisher Island, FL 33109

Legal Description:

Condominium Unit 42203 of Marina Village at Fisher Island Condominium Number Three, a Condominium, formerly known as Units 42203 and 42204 of Marina Village at Fisher Island Condominium Number Three, a Condominium according to

the Declaration thereof, recorded June 25, 2003 in Official Records Book 14575, at Page 379, which have been combined to form one unit now known and described as Unit 42203 of Marina Village at Fisher Island Condominium number Three, a Condominium, according to the Declaration of Condominium thereof, recorded June 6, 1990 in Official records Book 14575, Page 379, as amended in Official Records Book 21379, Page 1838 of the Public Records of Miami-Dade County, Florida.

- iii. One Piece of Real Property located at 42205 Fisher Island Drive,
Fisher Island, FL 33109

Legal Description:

Condominium Unit 42205 of Marina Village at Fisher Island Condominium Number Three, a Condominium according to the Declaration of Condominium thereof, recorded June 6, 1990 in Official Records Book 14575, Page 379 of the Public Records of Miami-Dade County, Florida.

- iv. One Piece of Real Property located at 42206 Fisher Island Drive,
Fisher Island, FL 33109

Legal Description:

Condominium Unit 42206 of Marina Village at Fisher Island Condominium Number Three, a Condominium according to the Declaration of Condominium thereof, recorded June 6, 1990 in Official Records Book 14575, page 379 of the Public Records of Miami-Dade County, Florida.

- v. One Piece of Real Property located at 7391 SW 42 Street, Miami, FL
33155

Legal Description:

The East 75 feet of the West 159 feet of the South ½ of Tract 9, of Amended Plat of Bird Road Estates, Section Two, according to the Plat thereof, recorded in Plat Book 33 at Page 19 of the Public Records of Dade County, Florida; and the West 84 feet of the South ½ of Tract 9, of Amended Plat of Bird Road Estates, Section Two, according to the Plat thereof as recorded in Plat Book 33 at page 19 of the Public Records of Dade County, Florida.

- vi. One Piece of Real Property located at 5480 SW 118 Avenue, Miami,
FL 33175

Legal Description:

Lots 247 and 248, of Bird Road Farmsites, according to the Plat thereof, as recorded in Plat Book 46, page 3, of the Public Records of Dade County, Florida.

- vii. One Piece of Real Property located at 4101 SW 74 Court Miami, FL
33155

Legal Description:

The west 100 feet of the North 100 feet of Tract 8, Amended Plat of Bird Road Estates, Section 2, according to the Plat thereof as recorded in Plat Book 33, Page 19 of the Public Records of Miami-Dade County, Florida.

- viii. One Piece of Real Property located at 7368 SW 42 Street, Miami, FL
33155

Legal Description:

Situated in the County of Dade, State of Florida and known as being part of the West ½ of the Southwest ¼ of the Northwest ¼, Section 33, Township 54 South, Range 40 East, as described as follows: of the Northwest ¼. Begin at the NW corner of the NE ¼ of the NW ¼ of Section 23. Twp. 54. s, Rge. 40 E. thence run South 00° 05' 00" West for a distance of 675.75 feet, thence run South 89° 28' 58" East for a distance of 25 feet to the SW corner of Tract 18 of the Amended Plat of Bird Road Estates Section 2 according to the Plat thereof recorded in Plat Book 33, at Page 19, of the Public Records of Dade County, Florida to the Point of Beginning, thence run South 89° 28' 58" East along the South line of said Tract 18 for a distance of 159.08 feet thence run South 00° 05' 00" East for a distance of 60.54 feet, thence run South 89° 57' 33" West for a distance of 159.08 feet, thence run North 00° 05' 00" West for a distance of 62.09 feet to the Point of Beginning, said land being and lying in Dade County, Florida, Containing 0.224 acres more or less, together with all improvements located thereon.

- ix. One Piece of Real Property located at 4401 SW 74 Avenue, Miami,
FL 33155

Legal Description:

Lots 10, 11 and 12 in Block 18 of Bird Road Estates – Section 2, according to the Plat thereof, recorded in Plat Book 21, at page 51 of the Public Records of Dade County, Florida.

- x. One Piece of Real Property located at 17550 SW 137 Avenue Miami, FL

Legal Description:

A portion of Tracts 15 and 16 in the NE ¼ and SE ¼ of Section 34, Township 55 South, Range 39 East, as shown in Plat for Tropical Subdivision, according to the Plat thereof as recorded in Plat Book 2, at page 57 of the public records of Miami-Dade County, Florida.

- xi. One Piece of Real Property located at 27975 Old 41 Road, Bonita Springs,
FL 34135

Legal Description:

Part of Lot 17, of Bonita Farms, according to the Plat thereof, recorded in Plat Book 3, at Page 27, of the Public Records of Lee County, Florida, parcels 1 and 11.

- xii. One Piece of Real Property located at 3149 SW 38 Court, Miami, FL
33146

Legal Description:

Lots 13, 16 and 17, less the West 5.0 feet thereof, Block 14, Realty Securities Corporation's Plat of Cocoanut Grove, according to the Plat thereof, as recorded in Plat Book 2, at Page 85, of the Public Records of Miami-Dade County, Florida.

- xiii. One Piece of Real Property located at 3183 SW 38 Court Miami, FL
33146

Legal Description:

Lots 20, 21 and 24, Block 14, Realty Securities Corporation's Plat of Coconut Grove, according to the Plat thereof, as recorded in Plat Book 2, at Page 85, of the Public Records of Miami-Dade County, Florida.

- xiv. Two Pieces of Real Property located at 7321 SW 45 Street, Miami, FL 33155 and 7339 SW 45 Street Miami, FL 33155

Legal Description:

Lots 9 and 10, Block 1, Alejandro and Alejandro Industrial Park, according to the Plat thereof, as recorded in Plat Book 109, at Page 41, of the Public Records of Miami-Dade County, Florida.

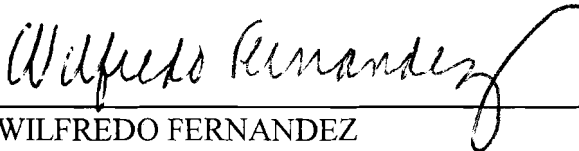
All pursuant to Title 31, United States Code, Section 5317(c)(1) and Title 21, United States Code, Section 853.

A TRUE BILL

FOREPERSON



R. ALEXANDER ACOSTA
UNITED STATES ATTORNEY



WILFREDO FERNANDEZ
ASSISTANT UNITED STATES ATTORNEY