

UNITED STATES DISTRICT COURT  
SOUTHERN DISTRICT OF FLORIDA

07-20987 CR-LENARD TORRES

18 U.S.C. § 1343

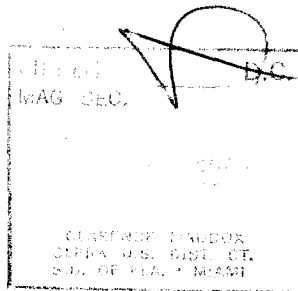
18 U.S.C. § 1349

18 U.S.C. § 2

UNITED STATES OF AMERICA

vs.

JUAN TORRENS,  
RACHAEL TORRENS,  
DANIEL RAMOS,  
ALFONSO A. MUXO,  
KATHERINE HARRIS,  
MARIO E. DIAZ,  
AURELIO POZO,  
OSCAR BARREIRO,  
LELLANY RODRIGUEZ,  
JOSE ASENSI,  
CARLOS MORALES,  
DAMARIS JIMENEZ,  
LIZABETH PEREZ,  
MARIO BLANCO,  
RENE RODRIGUEZ,  
TAMARIS ANGULO,  
ALICIA LOAIZA,  
ESTER CRESPO,  
JESUS ENRIQUE GUEVARA,  
JANETTE LUGO,  
PRISCILLA FLEITAS,  
ERICK CLAVIJO,  
LUIS DeJESUS PLANAS,  
MOISES LLORENS,  
MILVA ROQUE,  
AURORA RAMENTOL,  
GLADYS LENS  
NANCY FUNDORA,  
YANNY CRUZ PAVON,  
JACQUELINE PEREZ-CASTILLO, and  
ROGER ROSARIO,



Defendants.

INDICTMENT

The Grand Jury charges that:

**GENERAL ALLEGATIONS**

At various times relevant to this Indictment:

1. Washington Mutual Bank (hereinafter “Washington Mutual”) was a financial institution with offices located throughout the United States, including in the State of Florida, and whose accounts were insured by the Federal Deposit Insurance Corporation.

2. Long Beach Mortgage was a wholly-owned subsidiary of Washington Mutual doing business throughout the United States, including in the State of Florida.

3. G.E. Money Bank was a financial institution doing business throughout the United States, including in the State of Florida, through multiple, wholly-owned subsidiaries.

4. WMC Mortgage was a wholly-owned subsidiary of G.E. Money Bank doing business as a wholesale mortgage lender throughout the United States, including in the State of Florida.

5. Countrywide Home Loans was a wholly-owned subsidiary of Countrywide Group doing business as a mortgage lender throughout the United States, including in the State of Florida.

6. Regions Bank was a financial institution with offices located throughout the United States, including in the State of Florida, and whose accounts were insured by the Federal Deposit Insurance Corporation.

7. Amsouth Trust & Investment Corp., (hereinafter “Amsouth Trust”), was a Florida corporation incorporated on August 14, 2002, with its principal place of business listed as 12355 S.W. 129<sup>th</sup> Court, #15, Miami, Florida.

8. 1<sup>st</sup> Choice Realty of South Florida, Inc., (hereinafter “1<sup>st</sup> Choice Realty”), was a

Florida corporation incorporated on October 23, 2002, with its principal place of business listed as 9835 S.W. 72<sup>nd</sup> Street, #104B, Miami, Florida.

9. First United Mortgage USA Corp., (hereinafter “First United Mortgage”), was a Florida corporation incorporated on February 24, 2003, with its principal place of business listed as 9835 S.W. 72<sup>nd</sup> Street, #104, Miami, Florida.

10. Countryside Land & Development, Inc., (hereinafter “Countryside Land”), was a Florida corporation incorporated on February 10, 2004, with its principal place of business listed as 13615 South Dixie Highway, #509, Miami, Florida.

11. Serpa Construction, Inc., (hereinafter “Serpa”), was a Florida corporation incorporated on February 6, 2006, with its principal place of business listed as 5443 S.W. 127<sup>th</sup> Court, Miami, Florida.

12. Palm Bay Real Estate Appraisals, Inc., (hereinafter “Palm Bay Appraisals”), was a Florida corporation, with its principal place of business listed as 15715 South Dixie Highway, Suite 213, Palmetto Bay, Florida.

13. Floridian Home Title Corporation, (hereinafter “Floridian Home Title”), was a Florida corporation, with its principal place of business listed as 2750 North 29<sup>th</sup> Avenue, #118, Hollywood, Florida.

14. Defendant **JUAN TORRENS** was the president and registered agent of Countryside Land, and a *de facto* owner of Amsouth Trust. Using these companies, **JUAN TORRENS** identified residential properties for purchase and recruited straw buyers to participate in the purchase of the properties.

15. Defendant **DANIEL RAMOS** was the owner of Serpa, as well as its president and

registered agent. Through Serpa, **RAMOS** recruited potential straw buyers to be used in the purchase of the residential properties identified by **JUAN TORRENS**.

16. Defendant **RACHAEL TORRENS** was the president and registered agent of 1<sup>st</sup> Choice Realty, and a *de facto* owner of First United Mortgage and wife of **JUAN TORRENS**. Her duties included obtaining information from prospective borrowers, including from straw buyers recruited by her husband **JUAN TORRENS** and **DANIEL RAMOS**, for submission to lenders in connection with the sale and purchase of the residential properties identified by her husband.

17. Defendant **ALFONSO A. MUXO** was the owner of Palm Bay Appraisals, as well as its president and registered agent. He was a State of Florida certified real estate appraiser used by **JUAN TORRENS** and **RACHAEL TORRENS** to attest to the purported values of the residential properties being purchased.

18. Defendant **KATHERINE HARRIS** was part owner of Floridian Home Title, as well as its president. Her responsibilities were to serve as the title and closing agent in connection with the properties purchased and sold.

19. Defendants **MARIO E. DIAZ, AURELIO POZO, OSCAR BARREIRO, LELLANY RODRIGUEZ, JOSE ASENSI, CARLOS MORALES, DAMARIS JIMENEZ, LIZABETH PEREZ, MARIO BLANCO, RENE RODRIGUEZ, TAMARIS ANGULO, ALICIA LOAIZA, ESTER CRESPO, JESUS ENRIQUE GUEVARA, JANETTE LUGO, PRISCILLA FLEITAS, ERICK CLAVIJO, LUIS DeJESUS PLANAS, MOISES LLORENS, MILVA ROQUE, AURORA RAMENTOL, GLADYS LENS, NANCY FUNDORA, YANNY CRUZ PAVON, and JACQUELINE PEREZ-CASTILLO**, were straw buyers who would, in exchange for a fee, allow their identities and credit to be used by **JUAN TORRENS** and

**RACHAEL TORRENS** in connection with the purchase of the properties identified by **JUAN TORRENS**. The defendant straw buyers agreed to pose as purchasers of the properties, all the while understanding that they would not be the true owners, or responsible for the monthly mortgage payments.

20. Defendant **ROGER ROSARIO** was employed by Regions Bank, Country Walk branch. As an Assistant Branch Manager, **ROSARIO'S** duties included authorizing overdrafts on customer accounts, audit teller work, and providing verifications of deposit ("VOD") for customers of the bank.

**COUNT 1**  
**CONSPIRACY TO COMMIT WIRE FRAUD**  
**(18 USC §1349)**

1. Paragraphs 1 through 20 of the General Allegations section of this Indictment are re-alleged and incorporated fully herein by reference.

2. From in or about June 2005, and continuing through in or about August 2007, the exact dates being unknown to the grand jury, in Miami-Dade and Broward Counties, in the Southern District of Florida, and elsewhere, the defendants,

**JUAN TORRENS,**  
**RACHAEL TORRENS,**  
**DANIEL RAMOS,**  
**ALFONSO A. MUXO, and**  
**KATHERINE HARRIS,**

did willfully, that is, with the intent to further the object of the conspiracy, and knowingly combine, conspire, confederate, and agree with each other and with persons known and unknown to the grand jury, to commit an offense against the United States, that is, to knowingly and with intent to defraud devise and intend to devise a scheme and artifice to defraud, and to obtain money and property by

means of materially false and fraudulent pretenses, representations, and promises, knowing that they were false and fraudulent when made, and transmitting and causing to be transmitted certain wire communications in interstate commerce, for the purpose of executing the scheme, in violation of Title 18, United States, Section 1343.

### **PURPOSE OF CONSPIRACY**

3. It was a purpose of the conspiracy for the defendants and their co-conspirators to unlawfully enrich themselves by, among other things: (a) finding properties for sale wherein the owner/seller would be willing to overstate the sales price with the understanding that the buyer would receive as credit the difference between the overstated and true sales price back as a credit; (b) submitting false and fraudulent mortgage loan applications and related documents to banks and other lending institutions, thereby inducing the banks and other lending institutions to make inflated loans to straw buyer purchasers; (c) concealing the submissions of the false and fraudulent loan applications and documents and the receipt and transfer of fraud proceeds; and (d) diverting fraud proceeds for their personal use and benefit, and to further the fraud scheme.

### **MANNER AND MEANS OF THE CONSPIRACY**

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

4. **JUAN TORRENS** would identify sellers of residential properties who were willing to overstate the true selling price of their properties.

5. **DANIEL RAMOS** and **JUAN TORRENS** would recruit and pay straw individuals to pose as buyers and ostensibly participate in the purchase of the selected properties.

6. **RACHAEL TORRENS** and **JUAN TORRENS** would prepare and cause to be

prepared on behalf of the straw buyers false and fraudulent mortgage loan applications, including, among other things, false employment verifications, pay stubs, income and funds on deposit, and IRS Forms W-2. These loan applications would be signed by the straw buyers.

7. In order to support the contracted overstated sales prices on the residential properties and related mortgage loan applications for the straw buyers, **ALONSO A. MUXO** would prepare, for a fee, fraudulent appraisals attesting to the inflated property values dictated by **JUAN TORRENS**.

8. **JUAN TORRENS** and **RACHAEL TORRENS**, together with the straw buyers, would create, and cause to be created, and submitted to the banks and lending institutions HUD-Settlement Statement Forms, also known as HUD-1s, that falsely stated that the straw buyers brought their own funds to the closing of the transactions as indicated at line 303 of the forms, when, in truth and in fact, the straw buyers brought no such funds to the closing.

9. The straw buyers would allow their identities and credit information to be used in the mortgage loan applications submitted to lenders and financial institutions representing themselves, among other things, to be the true buyers of the properties and the individuals responsible for the loan. However, the straw buyers at no time believed themselves to be the true purchasers of the property and understood that all mortgage payments were to be made by others, namely, **JUAN TORRENS**, all of which was never disclosed to the lending institution.

10. Once the mortgage applications were approved, the loan proceeds from the lending institutions would be wired in interstate commerce to the title company, Floridian Home Title, for closing. At closing, AmSouth, a company owned and controlled by **JUAN TORRENS**, would receive as a credit the difference between the inflated price and the actual selling price of the

property. **KATHERINE HARRIS** would, for a fee, undisclosed to the lender, create and submit to the lender a false Settlement Statement form, HUD-1, which concealed from the lending institutions, among other things, the fact that either a credit was given back to the buyer from the seller, or that there was another party to the transaction, specifically AmSouth.

11. **JUAN TORRENS** and **RACHAEL TORRENS** would make the payments on the mortgage loans obtained as part of the scheme, in an attempt to maintain the loans until the properties could be sold again, oftentimes to another straw buyer. When **JUAN TORRENS** and **RACHAEL TORRENS** failed to make payments on the loans, some properties would go into foreclosure causing the lending institutions to suffer substantial losses.

All in violation of Title 18, United States Code, Section 1349.

**COUNTS 2 - 29**  
**Wire Fraud**  
**(18 U.S.C. §§1343 and 2)**

1. Paragraphs 1 through 20 of the General Allegations section of this Indictment are re-alleged and incorporated by reference as though fully set forth herein.

2. From in or about June 2005, until in or about August 2007, in Miami-Dade and Broward Counties, in the Southern District of Florida and elsewhere, the defendants,

**JUAN TORRENS,  
RACHAEL TORRENS,  
DANIEL RAMOS,  
ALFONSO A. MUXO,  
KATHERINE HARRIS,  
MARIO E. DIAZ,  
AURELIO POZO,  
OSCAR BARREIRO,  
LELLANY RODRIGUEZ,  
JOSE ASENSI,  
CARLOS MORALES,  
DAMARIS JIMENEZ,**



**LIZABETH PEREZ,  
MARIO BLANCO,  
RENE RODRIGUEZ,  
TAMARIS ANGULO,  
ALICIA LOAIZA,  
ESTER CRESPO,  
JESUS ENRIQUE GUEVARA,  
JANETTE LUGO,  
PRISCILLA FLEITAS,  
ERICK CLAVIJO,  
LUIS DeJESUS PLANAS,  
MOISES LLORENS,  
MILVA ROQUE,  
AURORA RAMENTOL,  
GLADYS LENS  
NANCY FUNDORA,  
YANNY CRUZ PAVON,  
JACQUELINE PEREZ-CASTILLO, and  
ROGER ROSARIO,**

did knowingly and with intent to defraud devise and intend to devise a scheme and artifice to defraud and to obtain money and property by means of materially false and fraudulent pretenses, representations, and promises, knowing that they were false and fraudulent when made, and did knowingly transmit and cause to be transmitted by means of wire communications in interstate commerce, certain writings, signs, signals, pictures or sounds for the purpose of executing the scheme and artifice.

**PURPOSE OF THE SCHEME AND ARTIFICE**

3. It was a purpose of the scheme and artifice for the defendants and their accomplices to unlawfully enrich themselves by, among other things: (a) finding properties for sale wherein the owner/seller would be willing to overstate the sales price with the understanding that the buyer would receive as a credit the difference between the overstated and true sales price back as a credit; (b) submitting false and fraudulent mortgage loan applications and related documents to banks and other lending institutions, thereby inducing the banks and other lending institutions to make loans

to straw buyer purchasers; (c) concealing the submissions of the false and fraudulent loan applications and documents and the receipt and transfer of fraud proceeds; and (d) diverting fraud proceeds for their personal use and benefit, and to further the fraud scheme.

**MANNER AND MEANS OF THE SCHEME AND ARTIFICE**

4. Paragraphs 4 through 11 of the Manner and Means section of Count 1 of this Indictment are realleged and incorporated by reference as though fully set forth herein as a description of the scheme and artifice.

**USE OF THE WIRES**

5. On or about the dates enumerated as to each count below, the defendants enumerated as to each count, for the purpose of executing and in furtherance of the scheme and artifice to defraud and to obtain money and property by means of false and fraudulent pretenses, representations, and promises, did knowingly transmit and cause to be transmitted in interstate commerce by means of wire communication certain writings, signs, signals, pictures, and sounds, as more particularly described in each count below:

<b>Count</b>	<b>Defendants</b>	<b>Approximate Date</b>	<b>Description of Wire Communication</b>
2	<b>LIZABETH PEREZ, JUAN TORRENS, RACHAEL TORRENS, and DANIEL RAMOS</b>	July 29, 2005	Wire transfer in the amount of \$810,552.67 from Long Beach Mortgage in Stockton, California, to Floridian Home Title Account #00XXXX613 at Colonial Bank, in the Southern District of Florida, relating to the sale of the property located at 70 South Seas Court, Marco Island, Florida.

<b>Count</b>	<b>Defendants</b>	<b>Approximate Date</b>	<b>Description of Wire Communication</b>
3	<b>RENE RODRIGUEZ, JUAN TORRENS, and RACHAEL TORRENS</b>	September 13, 2005	Wire transfer in the amount of \$438,353.46 from Long Beach Mortgage in Stockton, California, to Floridian Home Title Account #00XXXXX613 at Colonial Bank, in the Southern District of Florida, relating to the sale of the property located at 990 Baltic Terrace, Marco Island, Florida.
4	<b>PRISCILLA FLEITAS, JUAN TORRENS, RACHAEL TORRENS, ROGER ROSARIO, and DANIEL RAMOS</b>	September 16, 2005	Wire transfer in the amount of \$776,895.25 from Long Beach Mortgage in Stockton, California, to Floridian Home Title Account #00XXXXX613 at Colonial Bank, in the Southern District of Florida, relating to the sale of the property located at 1640 Barbarosa Court, Marco Island, Florida.
5	<b>ALICIA LOAIZA, JUAN TORRENS, and RACHAEL TORRENS</b>	October 21, 2005	Wire transfer in the amount of \$515,185.52 from Long Beach Mortgage in Stockton, California, to Floridian Home Title Account #00XXXXX613 at Colonial Bank, in the Southern District of Florida, relating to the sale of the property located at 990 Baltic Terrace, Marco Island, Florida.

Count	Defendants	Approximate Date	Description of Wire Communication
6	<b>DANIEL RAMOS,            JUAN TORRENS,            and            RACHAEL TORRENS</b>	December 15, 2005	Wire transfer in the amount of \$246,188.66 from Long Beach Mortgage in Stockton, California, to Floridian Home Title Account #00XXXXX613 at Colonial Bank, in the Southern District of Florida, relating to the sale of the property located at 931 N.W. 81 <sup>st</sup> Avenue, Pembroke Pines, Florida.
7	<b>RENE RODRIGUEZ,            JUAN TORRENS,            and            RACHAEL TORRENS</b>	January 31, 2006	Wire transfer in the amount of \$541,612.91 from Long Beach Mortgage in Stockton, California, to Floridian Home Title Account #00XXXXX613 at Colonial Bank, in the Southern District of Florida, relating to the sale of the property located at 116 Delbrook Way, Marco Island, Florida.
8	<b>MOISES LLORENS,            JUAN TORRENS,            and            RACHAEL TORRENS</b>	February 7, 2006	Wire transfer in the amount of \$144,806.40 from Long Beach Mortgage in Stockton, California, to Floridian Home Title Account #00XXXXX613 at Colonial Bank, in the Southern District of Florida, relating to the sale of the property located at 1352 N.W. 41 <sup>st</sup> Street, Miami, Florida.

Count	Defendants	Approximate Date	Description of Wire Communication
9	<b>MARIO BLANCO, JUAN TORRENS, and RACHAEL TORRENS</b>	March 16, 2006	Wire transfer in the amount of \$290,038.20 from Long Beach Mortgage in Stockton, California, to Floridian Home Title Account #00XXXX613 at Colonial Bank, in the Southern District of Florida, relating to the sale of the property located at 7438 McKinley Street, Hollywood, Florida.
10	<b>MILVA ROQUE, JUAN TORRENS, RACHAEL TORRENS, and DANIEL RAMOS</b>	April 10, 2006	Wire transfer in the amount of \$232,641.85 from Long Beach Mortgage in Stockton, California, to Floridian Home Title Account #80XXXXX961 at Colonial Bank, in the Southern District of Florida, relating to the sale of the property located at 1311 North 72 <sup>nd</sup> Avenue, Hollywood, Florida.
11	<b>AURORA RAMENTOL, JUAN TORRENS, and RACHAEL TORRENS</b>	May 11, 2006	Wire transfer in the amount of \$224,631.17 from Long Beach Mortgage in Stockton, California, to Floridian Home Title Account #80XXXXX961 at Colonial Bank, in the Southern District of Florida, relating to the sale of the property located at 5201 West 27 <sup>th</sup> Terrace, Dania Beach, Florida.

Count	Defendants	Approximate Date	Description of Wire Communication
12	<b>LELLANY RODRIGUEZ,            JUAN TORRENS,            RACHAEL TORRENS,            and            DANIEL RAMOS</b>	May 16, 2006	Wire transfer in the amount of \$660,880.28 from Long Beach Mortgage in Stockton, California, to Floridian Home Title Account #80XXXXX961 at Colonial Bank, in the Southern District of Florida, relating to the sale of the property located at 825 Willow Court, Marco Island, Florida.
13	<b>GLADYS LENS,            JUAN TORRENS,            and            RACHAEL TORRENS</b>	May 31, 2006	Wire transfer in the amount of \$257,340.55 from Long Beach Mortgage in Stockton, California, to Floridian Home Title Account #80XXXXX961 at Colonial Bank, in the Southern District of Florida, relating to the sale of the property located at 364 N.W. 47 <sup>th</sup> Court, Oakland Park, Florida.
14	<b>NANCY FUNDORA,            JUAN TORRENS,            and            RACHAEL TORRENS</b>	June 7, 2006	Wire transfer in the amount of \$261,091.84 from Long Beach Mortgage in Stockton, California, to Floridian Home Title Account #80XXXXX961 at Colonial Bank, in the Southern District of Florida, relating to the sale of the property located at 6661 Branch Street, Hollywood, Florida.

<b>Count</b>	<b>Defendants</b>	<b>Approximate Date</b>	<b>Description of Wire Communication</b>
15	<b>OSCAR BARREIRO, JUAN TORRENS, RACHAEL TORRENS, and DANIEL RAMOS</b>	June 22, 2006	Wire transfer in the amount of \$319,733.46 from Long Beach Mortgage in Stockton, California, to Floridian Home Title Account # 80XXXXX961 at Colonial Bank, in the Southern District of Florida, relating to the sale of the property located at 2720 S.W. 64 <sup>th</sup> Terrace, Miramar, Florida.
16	<b>MARIO E. DIAZ, JUAN TORRENS, and RACHAEL TORRENS</b>	July 6, 2006	Wire transfer in the amount of \$730,917.62 from Long Beach Mortgage in Stockton, California, to Floridian Home Title Account #80XXXXX961 at Colonial Bank, in the Southern District of Florida, relating to the sale of the property located at 12125 S.W. 101 <sup>st</sup> Street, Miami, Florida.
17	<b>YANNY CRUZ PAVON, JUAN TORRENS, and RACHAEL TORRENS</b>	July 20, 2006	Wire transfer in the amount of \$295,192.64 from Long Beach Mortgage in Stockton, California, to Floridian Home Title Account #80XXXXX961 at Colonial Bank, in the Southern District of Florida, relating to the sale of the property located at 580 N.W. 38 <sup>th</sup> Street, Oakland Park, Florida.

<b>Count</b>	<b>Defendants</b>	<b>Approximate Date</b>	<b>Description of Wire Communication</b>
18	<b>JOSE ASENSI, JUAN TORRENS, RACHAEL TORRENS, and DANIEL RAMOS,</b>	August 3, 2006	Wire transfer in the amount of \$248,658.62 from Long Beach Mortgage in Stockton, California, to Floridian Home Title Account #8042104961 at Colonial Bank, in the Southern District of Florida, relating to the sale of the property located at 6570 Fillmore Street, Hollywood, Florida.
19	<b>CARLOS MORALES, JUAN TORRENS, RACHAEL TORRENS, DANIEL RAMOS, and KATHERINE HARRIS</b>	August 15, 2006	Wire transfer in the amount of \$608,864.94 from Long Beach Mortgage in Stockton, California, to Floridian Home Title Account #80XXXXX961 at Colonial Bank, in the Southern District of Florida, relating to the sale of the property located at 1451 Jamaica Road, Marco Island, Florida.
20	<b>LUIS DeJESUS PLANAS, JUAN TORRENS, and RACHAEL TORRENS</b>	September 21, 2006	Wire transfer in the amount of \$723,067.10 from Long Beach Mortgage in Stockton, California, to Floridian Home Title Account #80XXXXX961 at Colonial Bank, in the Southern District of Florida, relating to the sale of the property located at 9915 S.W. 140 <sup>th</sup> Street, Miami, Florida.



<b>Count</b>	<b>Defendants</b>	<b>Approximate Date</b>	<b>Description of Wire Communication</b>
21	<b>ESTER CRESPO,  JUAN TORRENS,  RACHAEL TORRENS,  and  KATHERINE HARRIS</b>	October 5, 2006	Wire transfer in the amount of \$560,884.32 from Long Beach Mortgage in Stockton, California, to Floridian Home Title Account #80XXXXX961 at Colonial Bank, in the Southern District of Florida, relating to the sale of the property located at 1500 Galleon Avenue, Marco Island, Florida.
22	<b>JANETTE LUGO,  JUAN TORRENS,  and  RACHAEL TORRENS</b>	October 31, 2006	Wire transfer in the amount of \$610,160.56 from Long Beach Mortgage in Stockton, California, to Floridian Home Title Account #80XXXXX961 at Colonial Bank, in the Southern District of Florida, relating to the sale of the property located at 139 Balfour Drive, Marco Island, Florida.
23	<b>DAMARIS JIMENEZ,  JUAN TORRENS,  RACHAEL TORRENS,  DANIEL RAMOS,  and  KATHERINE HARRIS</b>	November 17, 2006	Wire transfer in the amount of \$598,207 from Long Beach Mortgage in Stockton, California, to Floridian Home Title Account #80XXXXX961 at Colonial Bank, in the Southern District of Florida, relating to the sale of the property located at 203 Majorca Circle, Marco Island, Florida.

<b>Count</b>	<b>Defendants</b>	<b>Approximate Date</b>	<b>Description of Wire Communication</b>
24	<b>JACQUELINE PEREZ-CASTILLO, JUAN TORRENS, RACHAEL TORRENS, and DANIEL RAMOS</b>	November 24, 2006	Wire transfer in the amount of \$594,317.64 from Long Beach Mortgage in Stockton, California, to Floridian Home Title Account #80XXXXX961 at Colonial Bank, in the Southern District of Florida, relating to the sale of the property located at 310 Worthington Street, Marco Island, Florida.
25	<b>TAMARIS ANGULO, JUAN TORRENS, and RACHAEL TORRENS</b>	November 30, 2006	Wire transfer in the amount of \$591,798.72 from Long Beach Mortgage in Stockton, California, to Floridian Home Title Account #80XXXXX961 at Colonial Bank, in the Southern District of Florida, relating to the sale of the property located at 299 South Heathwood Drive, Marco Island, Florida.
26	<b>JESUS ENRIQUE GUEVARA, JUAN TORRENS, RACHAEL TORRENS, DANIEL RAMOS, and KATHERINE HARRIS</b>	December 20, 2006	Wire transfer in the amount of \$574,560.92 from Long Beach Mortgage in Stockton, California, to Floridian Home Title Account #80XXXXX961 at Colonial Bank, in the Southern District of Florida, relating to the sale of the property located at 355 Yellowbird Street, Marco Island, Florida.

<b>Count</b>	<b>Defendants</b>	<b>Approximate Date</b>	<b>Description of Wire Communication</b>
27	<b>ERICK CLAVIJO, JUAN TORRENS, RACHAEL TORRENS, DANIEL RAMOS, and KATHERINE HARRIS</b>	January 30, 2007	Wire transfer in the amount of \$891,190.55 from G.E. Money Bank in New York, New York, to Floridian Home Title Account #80XXXXXX961 at Colonial Bank, in the Southern District of Florida, for the property located at 940 San Marco Road, Marco Island, Florida.
28	<b>DANIEL RAMOS, JUAN TORRENS, RACHAEL TORRENS, and KATHERINE HARRIS</b>	February 28, 2007	Wire transfer in the amount of \$673,904.37 from G.E. Money Bank in New York, New York, to Floridian Home Title Account #80XXXXXX961 at Colonial Bank, in the Southern District of Florida, for the property located at 941 Sycamore Court, Marco Island, Florida.
29	<b>AURELIO POZO, JUAN TORRENS, RACHAEL TORRENS, DANIEL RAMOS, and KATHERINE HARRIS</b>	May 21, 2007	Wire transfer in the amount of \$858,751.47 from Countrywide Home Loans in New York, New York, to Floridian Home Title Account #80XXXXXX961 at Colonial Bank, in the Southern District of Florida, for the property located at 1109 Dana Court, Marco Island, Florida.

In violation of Title 18, United States Code, Sections 1343 and 2.

FOREPERSON



R. ALEXANDER ACOSTA  
UNITED STATES ATTORNEY



RICHARD D. BOSCOVICH  
ASSISTANT UNITED STATES ATTORNEY