

IN THE UNITED STATES DISTRICT COURT
FOR THE WESTERN DISTRICT OF NEW YORK

UNITED STATES OF AMERICA

-v-

MICHELLE VINAS,

Defendant

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11-CR-341-A

I N F O R M A T I O N
(Title 18, U.S.C., §1344)

COUNT 1

The United States Attorney Charges That:

Beginning on in or about December 2007 and continuing until in or about January 2009, in the Western District of New York, and elsewhere, the defendant, MICHELLE VINAS, did knowingly and willfully execute, and attempt to execute, a scheme and artifice to obtain, by means of false and fraudulent pretenses, representations and promises, moneys owned by and under the custody and control of M&T Bank, a financial institution the deposits of which were insured by Federal Deposit Insurance Corporation.

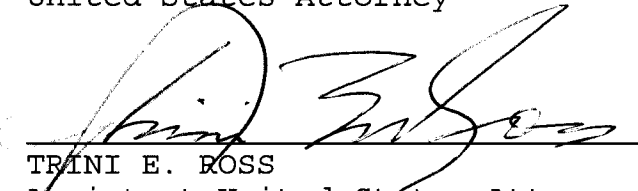
It was part of the scheme and artifice that the defendant did fraudulently cause M&T Bank, located in Buffalo, New York, to send \$423,434.98 to SunTrust Bank, located in Pembroke Pines, Florida, upon the defendant fraudulently underwriting a loan when she knew the borrower did not have the assets on deposit as represented on the loan application submitted to M&T Bank.

All in violation of Title 18, United States Code, Section
1344.

DATED: Buffalo, New York, December 12, 2011.

WILLIAM J. HOCHUL, JR.
United States Attorney

BY:


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