UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF FLORIDA

CASE NO. 23-20486-CR-RUIZ/LOUIS(s)
18 U.S.C. § 1349
26 U.S.C. § 7206(1)
18 U.S.C. § 982(a)(2)

UNITED STATES OF AMERICA

vs.

LISETTE PATRICIO,
a/k/a "Lissette Patricio,"

Defendant.
______________________________/

SUPERSEDING INFORMATION

The United States Attorney charges that:

GENERAL ALLEGATIONS

At various times relevant to this Superseding Information:

Definitions

1. The term "mortgage" was used in the real estate industry to refer to a loan to finance the purchase of real estate property, usually with specified payment periods and interest rates, in which the borrower/mortgagor gave the lender/mortgagee a lien on the property as collateral for the loan.

2. The term "lender" referred to mortgage lenders, which extended mortgage loans and disbursed mortgage loan proceeds to fund the financing of residential properties. The lender was also referred to as the "lien holder."

3. The term "loan servicer" referred to the entity that handled the administrative functions of a mortgage loan for the lender, such as collecting the borrower's payments and

communicating with the borrower. A lender could service the loan itself or have a third party service the loan.

4. The term "lender-placed insurance" referred to a type of property insurance obtained by a lender to protect the property if the homeowner failed to maintain the property insurance required by the mortgage agreement. Lender-placed insurance was also known as "creditor-placed" or "force-placed" insurance.

5. The term "managing general agent" referred to a specialized type of insurance agent/broker that, unlike traditional agents/brokers, was vested with underwriting authority from an insurer.

Relevant Companies

6. Company 1 was a Delaware corporation doing business as a provider of risk management products and services throughout the United States, including in the State of Florida. Among other things, Company 1 monitored properties for insurance coverage on behalf of clients, including lenders and holders of mortgage-backed securities. In the event that coverage lapsed and properties became uninsured, Company 1 placed insurance policies on the properties on behalf of these clients. Funds were collected from homeowners, lenders, and holders of mortgage-backed securities for the purpose of accumulating the balance of each year's cost of insurance, which funds were then distributed to insurance providers as needed. Distributions from Company 1 for homeowner insurance were made from a JP Morgan Chase Bank, N.A account ending in 7436.

7. Company 2 was a North Carolina corporation doing business as an excess and surplus lines managing general agent for insurance companies throughout the United States, including in the State of Florida.

8. Company 3 was an insurance and reinsurance market located in London, United Kingdom. It operated as a partially mutualized marketplace within which multiple financial backers, grouped in syndicates, came together to pool and spread risk.

9. JPMorgan Chase Bank, N.A. ("JPMorgan Chase") was a financial institution with offices located throughout the United States, including in the State of Florida, whose accounts were insured by the Federal Deposit Insurance Corporation ("FDIC").

10. Best Rate Underwriters Corp ("Best Rate Underwriters") was a Florida corporation with its principal place of business listed as 11890 SW 8 Street, Suite 407, Miami, Florida 33184.

11. Consumers Choice Underwriters, Inc. ("Consumers Choice") was a Florida corporation with its principal place of business listed as 3600 Red Road 601-A, Miramar, Florida 33025.

12. Insurance Consultants of Dade, Inc. ("Insurance Consultants") was a Florida corporation with its principal place of business listed as 7951 Riviera Blvd, Suite 410, Miramar, Florida 33023.

13. RND Insurance Corporation ("RND Insurance") was a Florida corporation with its principal place of business listed as 18590 NW 67th Avenue 204, Hialeah, Florida 33015.

The Defendant and Related Individuals

14. Darely Carballeira, f/k/a Darely Gutierrez, was a resident of Miami-Dade County, Florida, and the listed president of Insurance Consultants.

15. Arturo Morales was a resident of Miami-Dade County, Florida.

16. Yarelis Felipe was a resident of Miami-Dade County, Florida, and the listed president of Consumers Choice.

17. Defendant **LISETTE PATRICIO, a/k/a "Lissette Patricio,"** was a resident of Broward County, Florida, and the listed secretary of Consumers Choice.

COUNT 1
Conspiracy to Commit Bank Fraud
(18 U.S.C. § 1349)

1. The General Allegations section of this Superseding Information is realleged and fully incorporated herein by reference.

2. From in or around July 2015, through in or around September 2018, in Miami-Dade and Broward Counties, in the Southern District of Florida, and elsewhere, the defendant,

LISETTE PATRICIO,
a/k/a "Lissette Patricio,"

did willfully, that is, with the intent to further the object of the conspiracy, and knowingly combine, conspire, confederate, and agree with Darely Carballeira, Arturo Morales, Yarelis Felipe, and with others known and unknown to the United States Attorney, to knowingly, and with intent to defraud, execute, and cause the execution of, a scheme and artifice to obtain moneys and funds owned by, and under the custody and control of, one or more financial institutions, including JPMorgan Chase, by means of false and fraudulent pretenses, representations, and promises relating to a material fact, in violation of Title 18, United States Code, Section 1344(2).

PURPOSE OF THE CONSPIRACY

3. It was a purpose of the conspiracy for the defendant and her co-conspirators to unlawfully enrich themselves by, among other things: (a) identifying residential properties with lender-placed insurance policies through Company 1; (b) falsely asserting to Company 1 that they had obtained insurance policies for those properties for specified policy amounts through Company 3; (c) causing Company 1 to send checks from a JPMorgan Chase bank account to companies they controlled in order to pay the premiums on the Company 3 policies; (d) either obtaining Company 3 policies for the properties through Company 2 for substantially lower policy amounts than what had been represented to Company 1 or not obtaining any new insurance policy

for the properties; and (e) diverting some or all of the funds received from Company 1 for their personal use and benefit.

MANNER AND MEANS OF CONSPIRACY

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

4. Arturo Morales identified residential properties in the Southern District of Florida and elsewhere that had lender-placed insurance policies through Company 1.

5. Co-conspirators prepared false evidence of property insurance forms fraudulently claiming that companies they controlled had obtained property insurance policies with Company 3 for properties with lender-placed insurance policies obtained through Company 1. Those forms specified both the policy amount and the premium due.

6. Members of the conspiracy submitted the false evidence of property insurance forms to Company 1, causing Company 1 to cancel the existing lender-placed policies and issue checks made payable to companies controlled by **LISETTE PATRICIO** and Darely Carballeira from a JPMorgan Chase bank account in the amount of the insurance premium purportedly due on the new Company 3 policies. Members of the conspiracy then deposited those checks into bank accounts controlled by the co-conspirators.

7. The co-conspirators prepared false statement of diligent effort forms fraudulently claiming that three named insurance companies in the State of Florida had declined to issue an insurance policy for the properties with lender-placed insurance policies obtained through Company 1. Those forms were then submitted to Company 2 in order to obtain insurance policies for properties that formerly had lender-placed insurance through Company 1. The policy amounts and premiums due were less than the amounts that had been listed on the false evidence of property

insurance forms submitted to Company 1. For other properties, the members of the conspiracy did not obtain any new homeowners insurance policy.

8. During the course of the conspiracy, **LISETTE PATRICIO**, Darely Carballeira, Arturo Morales, Yarelis Felipe, and their co-conspirators fraudulently caused Company 1 to disburse approximately $10,700,000 for purported premiums due on Company 3 policies that they allegedly obtained for properties that had lender-placed policies with Company 1. **PATRICIO** and her co-conspirators only disbursed approximately $4,100,000 of those funds to Company 2 for new insurance policies for those properties. **PATRICIO**, Carballeira, Morales, Felipe and their co-conspirators diverted the remaining approximately $6,600,000 of the funds obtained from Company 1 for their personal use and benefit.

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

<u>COUNT 2</u>
Making and Subscribing a False Return
(26 U.S.C. § 7206(1))

On or about March 4, 2019, in Miami-Dade and Broward Counties, in the Southern District of Florida, and elsewhere, the defendant,

LISETTE PATRICIO,
a/k/a "Lissette Patricio,"

a resident of Broward County, Florida, did willfully make and subscribe a 2017 United States Individual Income Tax Return, IRS Form 1040, which was verified by a written declaration that it was made under the penalties of perjury, and filed and caused to be filed with the IRS, which tax return she did not believe to be true and correct as to every material matter in that the tax return reported taxable income on line 43 as $92,371, whereas, as she then and there well knew and believed, the taxable income was substantially greater than the stated amount, all in violation of Title 26, United States Code, Section 7206(1).

FORFEITURE
(18 U.S.C. § 982(a)(2))

1. The allegations of this Superseding Information are re-alleged and by this reference fully incorporated herein for the purpose of alleging forfeiture to the United States of certain property in which the defendant, **LISETTE PATRICIO, a/k/a "Lissette Patricio,"** has an interest.

2. Upon conviction of a conspiracy to violate Title 18, United States Code, Section 1344, as alleged in this Information, the defendant shall forfeit to the United States any property constituting, or derived from, proceeds obtained directly or indirectly, as the result of such violation, pursuant to Title 18, United States Code, Section 982(a)(2)(A).

All pursuant to Title 18, United States Code, Section 982(a)(2)(A), and the procedures set forth at Title 21, United States Code, Section 853, made applicable by Title 18, United States Code, Section 982(b).

JASON A. REDING QUIÑONES
UNITED STATES ATTORNEY

JON M. JUENGER
ASSISTANT UNITED STATES ATORNEY

UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF FLORIDA

UNITED STATES OF AMERICA **CASE NO.:** 23-CR-20486-RAR(s)

v.

CERTIFICATE OF TRIAL ATTORNEY

LISETTE PATRICIO,
______________________________________/

Superseding Case Information:
New Defendant(s) (Yes or No) No
Number of New Defendants 0
Total number of new counts 1

Court Division (select one)
☑ Miami ☐ Key West ☐ FTP
☐ FTL ☐ WPB

I do hereby certify that:

1. I have carefully considered the allegations of the Indictment, the number of defendants, the number of probable witnesses and the legal complexities of the Indictment/Information attached hereto.
2. I am aware that the information supplied on this statement will be relied upon by the Judges of this Court in setting their calendars and scheduling criminal trials under the mandate of the Speedy Trial Act, 28 U.S.C. §3161.
3. Interpreter: (Yes or No) No
   List language and/or dialect: ____________
4. This case will take 0 days for the parties to try.
5. Please check appropriate category and type of offense listed below:

(Check only one)		(Check only one)
I	☑ 0 to 5 days	☐ Petty
II	☐ 6 to 10 days	☐ Minor
III	☐ 11 to 20 days	☐ Misdemeanor
IV	☐ 21 to 60 days	☑ Felony
V	☐ 61 days and over	

6. Has this case been previously filed in this District Court? (Yes or No) Yes
   If yes, Judge Rodolfo A. Ruiz II Case No. 23-20486-CR-RAR
7. Has a complaint been filed in this matter? (Yes or No) No
   If yes, Judge ____________ Magistrate Case No. ____________
8. Does this case relate to a previously filed matter in this District Court? (Yes or No) Yes
   If yes, Judge K. Michael Moore Case No. 25-CR-20034-Becerra & 24-CR-20061-Moore
9. Defendant(s) in federal custody as of ____________
10. Defendant(s) in state custody as of ____________
11. Rule 20 from the ____________ District of ____________
12. Is this a potential death penalty case? (Yes or No) No
13. Does this case originate from a matter pending in the Central Region of the U.S. Attorney's Office prior to October 3, 2019 (Mag. Judge Jared M. Strauss)? (Yes or No) No
14. Did this matter involve the participation of or consultation with Magistrate Judge Eduardo I. Sanchez during his tenure at the U.S. Attorney's Office, which concluded on January 22, 2023? No
15. Did this matter involve the participation of or consultation with Magistrate Judge Marty Fulgueira Elfenbein during her tenure at the U.S. Attorney's Office, which concluded on March 5, 2024? No
16. Did this matter involve the participation of or consultation with Magistrate Judge Ellen F. D'Angelo during her tenure at the U.S. Attorney's Office, which concluded on October 7, 2024? No

By: ____________________
Jon M. Juenger
Assistant United States Attorney
FL Bar No. 56018

UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF FLORIDA

PENALTY SHEET

Defendant's Name: Lisette Patricio, a/k/a Lissette Patricio

Case No: 23-20486-CR-RAR(s)

Count #: 1

Conspiracy to Commit Bank Fraud

Title 18, United States Code, Section 1349
*** Max. Term of Imprisonment: 30 years**
*** Mandatory Min. Term of Imprisonment (if applicable):**
*** Max. Supervised Release: 5 years**
*** Max. Fine: $1,000,000**

Count #: 2

Filing False Tax Return

Title 26, United States Code, Section 7206(1)
*** Max. Term of Imprisonment: 3 years**
*** Mandatory Min. Term of Imprisonment (if applicable):**
*** Max. Supervised Release: 1 years**
*** Max. Fine: $100,000 plus the costs of prosecution**

***Refers only to possible term of incarceration, supervised release and fines. It does not include restitution, special assessments, parole terms, or forfeitures that may be applicable.**

UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF FLORIDA

CASE NUMBER: 23-20486-CR-RAR(s)

BOND RECOMMENDATION

DEFENDANT: Lisette Patricio, a/k/a Lissette Patricio

$250,000 Personal Surety Bond w/ Co-signer
(Personal Surety) (Corporate Surety) (Cash) (Pre-Trial Detention)

By:
AUSA: Jon Juenger

Last Known Address: [redacted]

[redacted]

What Facility:

Agent(s): Jeffrey Jones
(FBI) (SECRET SERVICE) (DEA) (**IRS**) (ICE) (OTHER)

AO 455 (Rev. 01/09) Waiver of an Indictment

UNITED STATES DISTRICT COURT

for the

Southern District of Florida

United States of America v. Lisette Patricio, *Defendant*	)))))	Case No. 23-CR-20486-RAR(s)

WAIVER OF AN INDICTMENT

I understand that I have been accused of one or more offenses punishable by imprisonment for more than one year. I was advised in open court of my rights and the nature of the proposed charges against me.

After receiving this advice, I waive my right to prosecution by indictment and consent to prosecution by information.

Date: ____________________

____
Defendant's signature

____
Signature of defendant's attorney

Barry Witlin, Esq.
Printed name of defendant's attorney

____
Judge's signature

____
Judge's printed name and title