



JOE GIUDICE

In re Teresa and Giuseppe “Joe” Giudice, Case 09-39032, In the United States Bankruptcy Court for the District of New Jersey; Indictment and Plea Agreement from United States of America v. Giuseppe Giudice a/k/a “Joe Giudice” and Teresa Giudice, Criminal Case Number 13-CR-00495-ES in the United States District Court for the District of New Jersey.

GIUSEPPE GIUDICE a/k/a "JOE GUIUDICE

18 U.S. Code § 1014 - Loan and credit applications generally; renewals and discounts; crop insurance

§ 1014.

Loan and credit applications generally; renewals and discounts; crop insurance

Whoever knowingly makes any false statement or report, or willfully overvalues any land, property or security, for the purpose of influencing in any way the action of the Federal Housing Administration, the Farm Credit Administration, Federal Crop Insurance Corporation or a company the Corporation reinsures, the Secretary of Agriculture acting through the Farmers Home Administration or successor agency, the Rural Development Administration or successor agency, any Farm Credit Bank, production credit association, agricultural credit association, bank for cooperatives, or any division, officer, or employee thereof, or of any regional agricultural credit corporation established pursuant to law, or a Federal land bank, a Federal land bank association, a Federal Reserve bank, a small business investment company, as defined in section 103 of the Small Business Investment Act of 1958 ([15 U.S.C. 662](#)), or the Small Business Administration in connection with any provision of that Act, a Federal credit union, an insured State-chartered credit union, any institution the accounts of which are insured by the Federal Deposit Insurance Corporation,,^[1] any Federal home loan bank, the Federal Housing Finance Agency, the Federal Deposit Insurance Corporation, the Farm Credit System Insurance Corporation, or the National Credit Union Administration Board, a branch or agency of a foreign bank (as such terms are defined in paragraphs (1) and (3) of section 1(b) of the International Banking Act of 1978), an organization operating under section 25 or section 25(a) ^[2] of the Federal Reserve Act, or a mortgage lending business, or any person or entity that makes in whole or in part a federally related mortgage loan as defined in section 3 of the Real Estate Settlement Procedures Act of 1974, upon any application, advance, discount, purchase, purchase agreement, repurchase agreement, commitment, loan, or insurance agreement or application for insurance or a guarantee, or any change or extension of any of the same, by renewal, deferment of action or otherwise, or the acceptance, release, or substitution of security therefor, shall be fined not more than \$1,000,000 or imprisoned not more than 30 years, or both. The term "State-chartered credit union" includes a credit union chartered under the laws of a State of the United States, the District of Columbia, or any commonwealth, territory, or possession of the United States.

18 U.S. Code § 1341 - Frauds and swindles

§ 1341.

Frauds and swindles

Whoever, having devised or intending to devise any scheme or artifice to defraud, or for obtaining money or property by means of false or fraudulent pretenses, representations, or promises, or to sell, dispose of, loan, exchange, alter, give away, distribute, supply, or furnish or procure for unlawful use any counterfeit or spurious coin, obligation, security, or other article, or anything represented to be or intimated or held out to be such counterfeit or spurious article, for the purpose of executing such scheme or artifice or attempting so to do, places in any post office or authorized depository for mail matter, any matter or thing whatever to be sent or delivered by the Postal Service, or deposits or causes to be deposited any matter or thing whatever to be sent or delivered by any private or commercial interstate carrier, or takes or receives therefrom, any such matter or thing, or knowingly causes to be delivered by mail or such carrier according to the direction thereon, or at the place at which it is directed to be delivered by the person to whom it is addressed, any such matter or thing, shall be fined under this title or imprisoned not more than 20 years, or both. If the violation occurs in relation to, or involving any benefit authorized, transported, transmitted, transferred, disbursed, or paid in connection with, a presidentially declared major disaster or emergency (as those terms are defined in section 102 of the Robert T. Stafford Disaster Relief and Emergency Assistance Act ([42 U.S.C. 5122](#))), or affects a financial institution, such person shall be fined not more than \$1,000,000 or imprisoned not more than 30 years, or both.

18 U.S. Code § 1343 - Fraud by wire, radio, or television

§ 1343.

Fraud by wire, radio, or television

Whoever, having devised or intending to devise any scheme or artifice to defraud, or for obtaining money or property by means of false or fraudulent pretenses, representations, or promises, transmits or causes to be transmitted by means of wire, radio, or television communication in interstate or foreign commerce, any writings, signs, signals, pictures, or sounds for the purpose of executing such scheme or artifice, shall be fined under this title or imprisoned not more than 20 years,

or both. If the violation occurs in relation to, or involving any benefit authorized, transported, transmitted, transferred, disbursed, or paid in connection with, a presidentially declared major disaster or emergency (as those terms are defined in section 102 of the Robert T. Stafford Disaster Relief and Emergency Assistance Act ([42 U.S.C. 5122](#))), or affects a financial institution, such person shall be fined not more than \$1,000,000 or imprisoned not more than 30 years, or both.

18 U.S. Code § 1344 - Bank fraud

§ 1344.

Bank fraud

Whoever knowingly executes, or attempts to execute, a scheme or artifice—

(1) to defraud a financial institution; or

(2) to obtain any of the moneys, funds, credits, assets, securities, or other property owned by, or under the custody or control of, a financial institution, by means of false or fraudulent pretenses, representations, or promises;

shall be fined not more than \$1,000,000 or imprisoned not more than 30 years, or both.

18 U.S. Code § 1349 - Attempt and conspiracy

§ 1349.

Attempt and conspiracy

Any person who attempts or conspires to commit any offense under this chapter shall be subject to the same penalties as those prescribed for the offense, the commission of which was the object of the attempt or conspiracy.

18 U.S. Code § 152 - Concealment of assets; false oaths and claims; bribery

§ 152.

Concealment of assets; false oaths and claims; bribery

A person who—

(1) knowingly and fraudulently conceals from a custodian, trustee, marshal, or other officer of the court charged with the control or custody of property, or, in connection with a case under title 11, from creditors or the United States Trustee, any property belonging to the estate of a debtor;

(2) knowingly and fraudulently makes a false oath or account in or in relation to any case under title 11;

(3) knowingly and fraudulently makes a false declaration, certificate, verification, or statement under penalty of perjury as permitted under [section 1746 of title 28](#), in or in relation to any case under title 11;

...shall be fined under this title, imprisoned not more than 5 years, or both.

18 U.S. Code § 157 - Bankruptcy fraud

§ 157.

Bankruptcy fraud

A person who, having devised or intending to devise a scheme or artifice to defraud and for the purpose of executing or concealing such a scheme or artifice or attempting to do so—

(1) files a petition under title 11, including a fraudulent involuntary petition under section 303 of such title;

(2) files a document in a proceeding under title 11; or

(3) makes a false or fraudulent representation, claim, or promise concerning or in relation to a proceeding under title 11, at any time before or after the filing of the petition, or in relation to a proceeding falsely asserted to be pending under such title,

shall be fined under this title, imprisoned not more than 5 years, or both.

2009R00763/JWR

UNITED STATES DISTRICT COURT
DISTRICT OF NEW JERSEY

UNITED STATES OF AMERICA :
 :
 v. : Criminal No. 13- 495(ES)
 : 18 U.S.C. §§ 1014, 1341, 1343, 1344,
 : 1349, 152(1), 153(2), 153(3), and § 2
 GIUSEPPE GIUDICE, : 26 U.S.C. § 7203
 a/k/a "Joe Giudice," and
 TERESA GIUDICE :

I N D I C T M E N T

The Grand Jury in and for the District of New Jersey, sitting at Newark, charges:

COUNT 1
(Conspiracy to Commit Mail Fraud and Wire Fraud)

Introduction

1. At all times relevant to Count 1 of this Indictment:

A. Defendant GIUSEPPE GIUDICE, a/k/a "Joe Giudice," (hereinafter "defendant GIUSEPPE GIUDICE") was a resident of Morris County, New Jersey.

B. Defendant TERESA GIUDICE (hereinafter "defendant TERESA GIUDICE") was a resident of Morris County, New Jersey and was the wife of defendant GIUSEPPE GIUDICE.

C. Defendant GIUSEPPE GIUDICE was self-employed and received income.

D. From in or about January 2001 through in or about May

2008, defendant TERESA GIUDICE was unemployed and received no income.

E. The following were financial institutions, within the meaning of Title 18, United States Code, Section 20, whose deposits were insured by the Federal Deposit Insurance Corporation ("FDIC") and who were engaged in the business of making mortgage and other loans to the public (collectively, the "Financial Institution Lenders"):

- i. The Park Avenue Bank, with offices in New York ("Park Avenue");
- ii. Wachovia, now Wells Fargo, with offices in New Jersey ("Wachovia");
- iii. Sterling Bank, with offices in New Jersey ("Sterling"); and
- iv. Community Bank of Bergen County, with offices in New Jersey ("CBBC").

F. The following entities were engaged in the business of making mortgage and other loans to the public (collectively, the "Non-Financial Institution Lenders").

- i. HomeComings Financial Network, Inc., with offices in New Jersey and Minnesota ("HomeComings");
- ii. Eastern American Mortgage Company, with offices in New Jersey ("Eastern American");
- iii. Alterna Mortgage Company, with offices in New Jersey ("Alterna");

The Financial Institution and Non-Financial Institution Lenders, when discussed collectively, are referred to as the "Lenders."

The Conspiracy

2. From in or about September 2001 through in or about September 2008, in Morris and Passaic Counties, in the District of New Jersey and elsewhere, defendants

GIUSEPPE GIUDICE,
a/k/a "Joe Giudice," and
TERESA GIUDICE

did knowingly and intentionally conspire and agree with each other and others to devise a scheme and artifice to defraud the Lenders and to obtain money from the Lenders by means of materially false and fraudulent pretenses, representations, and promises; and, for the purpose of executing such scheme and artifice, to use the United States mails or private or commercial interstate carriers and wire communications in interstate commerce, contrary to Title 18, United States Code, Sections 1341 and 1343.

Object of the Conspiracy

3. The object of the conspiracy was for defendants GIUSEPPE GIUDICE and TERESA GIUDICE to submit or cause to be submitted materially false and fraudulent mortgage and other loan applications and supporting documents to the Lenders in order to fraudulently cause the Lenders to fund mortgage and other loans to the defendants, including through the use of the U.S. Mail or private or commercial interstate carrier and wire communications in interstate commerce.

Manner and Means of the Conspiracy

4. It was a part of the conspiracy that defendants GIUSEPPE

GIUDICE and TERESA GIUDICE would falsely represent on loan applications and supporting documents submitted to the Lenders that they were employed and/or receiving substantial salaries when, in fact, they were either not employed or not receiving such salaries.

5. It was further part of the scheme and artifice to defraud that defendants GIUSEPPE GIUDICE and TERESA GIUDICE would create, or cause to be created, and then submit or cause to be submitted to the Lenders false and fraudulent federal personal income tax returns, IRS Forms W-2, paystubs, and other documents that purported to provide evidence of defendants' employment and salaries.

Fraudulent Activity

6. In furtherance of the scheme and artifice to defraud and to effect the unlawful object thereof, defendants GIUSEPPE GIUDICE and TERESA GIUDICE committed and caused to be committed the following acts:

A. In or about September 2001, defendants GIUSEPPE GIUDICE and TERESA GIUDICE caused to be prepared a loan application, which they then caused to be submitted to HomeComings. The loan application falsely stated that defendant TERESA GIUDICE was employed as an Executive Assistant by Modern Era Investment Corp. with a monthly salary of \$3,750 and that she had been so employed for four years. In support of the loan application, defendants GIUSEPPE GIUDICE and TERESA GIUDICE created, caused to be created, and caused to be submitted to HomeComings false and fraudulent Forms

W-2 and paystubs purportedly issued by Modern Era Investment Corp. In further support of the loan application, defendants GIUSEPPE GIUDICE and TERESA GIUDICE caused documents to be sent via the U.S. Mail or private or commercial interstate carrier to HomeComings and other entities and individuals involved with the closing of the loan. In fact, defendant TERESA GIUDICE was not employed by Modern Era Investment Corp., but was unemployed. Based on the false and fraudulent loan application and supporting documentation, on or about December 21, 2001, defendant TERESA GIUDICE received a mortgage loan from HomeComings in the approximate amount of \$121,500.

B. In or about June 2004, defendants GIUSEPPE GIUDICE and TERESA GIUDICE caused to be prepared a loan application, which they then caused to be submitted to Eastern American. The loan application falsely stated that defendant TERESA GIUDICE was a self-employed owner of G&G Stucco with a monthly salary of \$14,750 and that she had been so employed for seven years. In further support of the loan application, defendants GIUSEPPE GIUDICE and TERESA GIUDICE caused documents to be sent via the U.S. Mail or private or commercial interstate carrier to Eastern American and other entities and individuals involved with the closing of the loan. In fact, defendant TERESA GIUDICE was not employed by G&G Stucco, but was unemployed. Based on the false and fraudulent loan application and supporting documentation, on or about June 30, 2004, defendant TERESA GIUDICE received a mortgage loan from Eastern American in the

approximate amount of \$20,200, which was funded by interstate wire transfer from outside New Jersey to New Jersey.

C. In or about March 2005, defendants GIUSEPPE GIUDICE and TERESA GIUDICE caused to be prepared two loan applications, which they then caused to be submitted to Alterna. The loan applications falsely stated that defendant TERESA GIUDICE was a self-employed owner of G&G Stucco with a monthly salary of \$12,100 and that she had been so employed for six years. In further support of the loan applications, defendants GIUSEPPE GIUDICE and TERESA GIUDICE caused documents to be sent via the U.S. Mail or private or commercial interstate carrier to Alterna and other entities and individuals involved with the closing of the loan. In fact, defendant TERESA GIUDICE was unemployed. Based on the false and fraudulent loan applications and supporting documentation, on or about March 18, 2005, defendant TERESA GIUDICE received mortgage loans from Alterna in the approximate amount of \$141,550, which were funded by interstate wire transfer from outside New Jersey to New Jersey.

D. In or about November 2005, defendants GIUSEPPE GIUDICE and TERESA GIUDICE caused to be prepared a loan application, which they then caused to be submitted to Park Avenue. In support of the loan application, defendants GIUSEPPE GIUDICE and TERESA GIUDICE created, caused to be created, and caused to be submitted to Park Avenue false and fraudulent tax returns and Forms W-2. In further support of the loan application, defendants GIUSEPPE GIUDICE and

TERESA GIUDICE caused documents to be sent via the U.S. Mail or private or commercial interstate carrier to Park Avenue and other entities and individuals involved with the closing of the loan. Based on the application and false and fraudulent supporting documentation, on or about January 30, 2006, defendants GIUSEPPE GIUDICE and TERESA GIUDICE received a construction loan from Park Avenue in the approximate amount of \$800,000.

E. In or about December 2006, defendant GIUSEPPE GIUDICE applied for a loan from Wachovia. In support of the loan application, defendants GIUSEPPE GIUDICE and TERESA GIUDICE created, caused to be created, and caused to be submitted to Wachovia a false and fraudulent tax return. In further support of the loan application, defendants GIUSEPPE GIUDICE and TERESA GIUDICE caused documents to be sent via the U.S. Mail or private or commercial interstate carrier to Wachovia and other entities and individuals involved with the loan. Based on the application and false and fraudulent supporting documentation, on or about December 11, 2006, Wachovia approved a home equity line of credit to defendant GIUSEPPE GIUDICE, from which he withdrew approximately \$251,360 from in or about December 2006 through in or about February 2009.

F. In or about February 2007, defendant GIUSEPPE GIUDICE applied for a loan from Wachovia. In support of the loan application, defendants GIUSEPPE GIUDICE and TERESA GIUDICE created, caused to be created, and caused to be submitted to Wachovia false

and fraudulent tax returns and Forms W-2. In further support of the loan application, defendants GIUSEPPE GIUDICE and TERESA GIUDICE caused documents to be sent via the U.S. Mail or private or commercial interstate carrier to Wachovia and other entities and individuals involved with the loan. Based on the application and false and fraudulent supporting documentation, on or about February 15, 2007, Wachovia approved a home equity line of credit to defendant GIUSEPPE GIUDICE, from which he withdrew approximately \$170,252 in or about February 2007.

G. In or about February 2008, defendants GIUSEPPE GIUDICE and TERESA GIUDICE caused to be prepared a loan application, which they then caused to be submitted to Sterling. In support of the loan application, defendants GIUSEPPE GIUDICE and TERESA GIUDICE created, caused to be created, and caused to be submitted to Sterling false and fraudulent Forms W-2. In further support of the loan application, defendants GIUSEPPE GIUDICE and TERESA GIUDICE caused documents to be sent via the U.S. Mail or private or commercial interstate carrier to Sterling and other entities and individuals involved with the closing of the loan. Based on the application and false and fraudulent supporting documentation, on or about March 14, 2008, Sterling issued a construction loan to defendants GIUSEPPE GIUDICE and TERESA GIUDICE in the approximate amount of \$1,700,000, which was funded by interstate wire transfer from outside New Jersey to New Jersey.

H. In or about July 2008, defendants GIUSEPPE GIUDICE and TERESA GIUDICE caused to be prepared a loan application, which they then caused to be submitted to CBBC. The loan application falsely stated that defendants had a private bank account containing \$500,000. In support of the loan application, defendants GIUSEPPE GIUDICE and TERESA GIUDICE created, caused to be created, and caused to be submitted to CBBC false and fraudulent tax returns and Forms W-2. In further support of the loan application, defendants GIUSEPPE GIUDICE and TERESA GIUDICE caused documents to be sent via the U.S. Mail or private or commercial interstate carrier to CBBC and other entities and individuals involved with the closing of the loan. Based on the false and fraudulent loan application and supporting documentation, on or about September 12, 2008, CBBC approved a mortgage loan to defendants GIUSEPPE GIUDICE and TERESA GIUDICE in the approximate amount of \$1,720,000, which was disbursed on or about September 19, 2008.

In violation of Title 18, United States Code, Section 1349.

COUNTS 2 - 6
(Bank Fraud)

1. Paragraphs 1 and 6D through 6H of Count 1 of this Indictment are hereby realleged and incorporated as if set forth in full herein.

2. In or about the dates set forth below, defendants GIUSEPPE GIUDICE and TERESA GIUDICE did knowingly and intentionally execute and attempt to execute a scheme and artifice to defraud financial institutions, and to obtain money, funds, assets and other property owned by, and under the custody and control of, financial institutions, by means of materially false and fraudulent pretenses, representations and promises, as described below:

COUNT	DATE	FINANCIAL INSTITUTION	AMOUNT
2	November 2005 to January 2006	Park Avenue	\$800,000
3	December 2006 to February 2009	Wachovia	\$251,360
4	February 2007	Wachovia	\$170,252
5	February 2008 to March 2008	Sterling	\$1,700,000
6	July 2008 to September 2008	CBBC	\$1,720,000

In violation of Title 18, United States Code, Section 1344 and Section 2.

COUNTS 7 - 11
(Loan Application Fraud)

1. Paragraphs 1 and 6D through 6H of Count 1 of this Indictment are hereby realleged and incorporated as if set forth in full herein.

2. In or about the dates set forth below, defendants GIUSEPPE GIUDICE and TERESA GIUDICE did knowingly make false statements and reports for the purpose of influencing the actions of the Financial Institution Lenders upon their loan applications as follows:

COUNT	DATE	FINANCIAL INSTITUTION	FALSE INFORMATION
7	November 2005	Park Avenue	Tax Returns; Forms W-2
8	December 2006	Wachovia	Tax Return
9	February 2007	Wachovia	Tax Returns; Forms W-2
10	February 2008 to March 2008	Sterling	Forms W-2
11	July 2008 to September 2008	CBBC	Assets; Tax returns; Forms W-2

In violation of Title 18, United States Code, Section 1014 and Section 2.

COUNT 12
(Bankruptcy Fraud)

1. Paragraph 1 of Count 1 of this Indictment is hereby realleged and incorporated as if set forth in full herein.

A. The Bankruptcy Process

2. A voluntary bankruptcy case is begun by the filing of a bankruptcy petition, and the person who files that petition is a "debtor" under federal bankruptcy law. The process is conducted in a federal court and is governed by the United States Bankruptcy Code, which is found in Title 11 of the United States Code.

3. Upon the filing of a bankruptcy petition, a debtor is required by law to fully disclose his or her financial circumstances, including, among other things, assets, liabilities, income from prior years, and any anticipated increase in income. Assets include real, personal, tangible and intangible property, whether or not the asset is held in the debtor's name or held in the name of another person or entity on behalf of the debtor. A bankruptcy "estate" is created upon the filing of a bankruptcy petition, which is a collective reference to all legal or equitable interests of the debtor in property at the time of the bankruptcy filing. The estate includes all property in which the debtor has an interest, even if it is owned or held by another person.

4. The financial circumstances of the debtor are disclosed to the bankruptcy court by the debtor in a series of bankruptcy forms

called the "Schedules of Assets and Liabilities," and on a separate bankruptcy form called a "Statement of Financial Affairs." These forms are signed by the debtor under penalty of perjury.

5. If a bankruptcy trustee is assigned to the bankruptcy case, he or she is responsible for the administration of the debtor's bankruptcy estate, including the identification and liquidation of assets and the distribution of proceeds to creditors. All debtors are required to attend a Section 341 Meeting of Creditors, at which the debtor is placed under oath by the bankruptcy trustee and questioned about his or her financial affairs, including, but not limited to, the bankruptcy petition, the Schedules of Assets and Liabilities, and the Statement of Financial Affairs.

6. If necessary, other types of proceedings may be held in relation to bankruptcy cases, such as Rule 2004 examinations, at which the debtor is placed under oath by the bankruptcy trustee and questioned about his or her financial affairs.

7. Bankruptcy provides debtors with an opportunity to obtain a fresh financial start through the discharges of their debts. A discharge depends upon the debtor's disclosure of a true and accurate picture of his or her financial affairs.

B. Introduction

8. At all times relevant to Count 12 of this Indictment:

A. On or about October 29, 2009, defendants GIUSEPPE GIUDICE and TERESA GIUDICE filed and caused the filing of a voluntary

petition for relief under Chapter 7 of the Bankruptcy Code in the United States Bankruptcy Court for the District of New Jersey, in the proceeding entitled In re: Teresa and Giuseppe Giudice, Case No. 09-39032 (the "Bankruptcy Petition").

B. On October 29, 2009, defendants GIUSEPPE GIUDICE and TERESA GIUDICE filed and caused the filing of documents relating to their Bankruptcy Petition, including a Statement of Financial Affairs and Schedules of Assets and Liabilities. The defendants signed these documents under penalty of perjury.

C. On or about December 17, 2009, January 8, 2010, and March 2, 2010, defendants GIUSEPPE GIUDICE and TERESA GIUDICE filed and caused the filing of amended documents relating to their Bankruptcy Petition, including amended Statements of Financial Affairs and Schedules of Assets and Liabilities. The defendants signed these documents under penalty of perjury.

D. On or about December 23, 2009, April 23, 2010, April 30, 2010, and December 15, 2010, defendant GIUSEPPE GIUDICE testified under oath in connection with the bankruptcy proceedings. On or about December 23, 2009, April 23, 2010, and June 29, 2011, defendant TERESA GIUDICE testified under oath in connection with the bankruptcy proceedings.

E. On or about August 26, 2011, defendant GIUSEPPE GIUDICE and the United States Trustee filed a consent order in the United States Bankruptcy Court for the District of New Jersey in which

the parties agreed that defendant GIUSEPPE GIUDICE would be denied a bankruptcy discharge. On or about September 6, 2011, a Judge of the United States Bankruptcy Court for the District of New Jersey approved the consent order.

F. On or about December 7, 2011, defendant TERESA GIUDICE and the United States Trustee filed a consent order in the United States Bankruptcy Court for the District of New Jersey in which the parties agreed that defendant TERESA GIUDICE would be denied a bankruptcy discharge. On or about December 15, 2011, a Judge of the United States Bankruptcy Court for the District of New Jersey approved the consent order.

G. TG Fabulicious Limited Liability Company d/b/a TG Fabulicious LLC ("TG Fabulicious") was a limited liability company existing under the laws of the State of New Jersey that was formed on or about April 20, 2009. Defendant TERESA GIUDICE was the sole member/manager of TG Fabulicious.

H. On or about May 18, 2009, defendant TERESA GIUDICE registered the website domain name tgfabulicious.com, and soon thereafter began selling fashion merchandise on this website. Proceeds from the sales were deposited into a business bank account that defendant TERESA GIUDICE had established at a bank in New Jersey on or about April 21, 2009 (the "TG Fabulicious Bank Account"). The TG Fabulicious Bank Account was closed in or about March 2011.

I. On or about August 12, 2009, defendant TERESA GIUDICE

filed a trademark application with the United States Patent and Trademark Office for the mark "Fabulicious."

J. Name Brand Clothing Limited Liability Company ("Name Brand") was a limited liability company existing under the laws of the State of New Jersey that was formed on or about February 12, 2009. Defendant GIUSEPPE GIUDICE was the sole member/manager of Name Brand. From in or about February 2009 through in or about July 2009, Name Brand had a business bank account in New Jersey (the "Name Brand Bank Account").

K. 1601 Maple Avenue, LLC ("1601 Maple Avenue") was a limited liability company existing under the laws of the State of New Jersey that was formed in or about August 2008. Defendant GIUSEPPE GIUDICE was the sole member/manager of 1601 Maple Avenue. 1601 Maple Avenue collected rent from tenants at a gas station located at 1601 Maple Avenue in Hillside, New Jersey. From in or about January 2009 through in or about December 2009, 1601 Maple Avenue had a business bank account in New Jersey ("1601 Maple Avenue Bank Account").

L. Turo Fuel Corporation d/b/a Turbo Fuel Corporation ("Turbo Fuel") was a Domestic Profit Corporation existing under the laws of the State of New Jersey that was formed in or about December 2008. Defendant GIUSEPPE GIUDICE was the sole member/manager of Turbo Fuel. From in or about January 2009 through in or about December 2009, Turbo Fuel had a business bank account in New Jersey

(the "Turbo Fuel Bank Account").

M. In or about July 2005, defendant TERESA GIUDICE purchased a residential property in Lincoln Park, New Jersey (the "Rental Property"). On or about April 1, 2009, defendant GIUSEPPE GIUDICE entered into a lease with a tenant to rent the Rental Property on a monthly basis (the "Rental Property Lease"). From in or about April 1, 2009 through in or about January 2012, defendants GIUSEPPE GIUDICE and TERESA GIUDICE received approximately \$42,968 in rental income under the terms of the Rental Property Lease (the "Rental Property Income").

N. From in or about June 2008 through the filing of the Bankruptcy Petition, defendant TERESA GIUDICE received income of approximately \$110,677 from various sources, including her work as an actress on the television show "The Real Housewives of New Jersey" (the "Television Show"), sales from the tgfabulicious.com website, and payments from personal and magazine appearances.

O. On or about June 5, 2009 and August 27, 2009, defendants GIUSEPPE GIUDICE and TERESA GIUDICE signed agreements in connection with then-upcoming Season Two of the Television Show whereby they would receive approximately \$110,000 in compensation.

B. The Scheme to Defraud

9. Beginning on or about October 29, 2009, and continuing through at least on or about December 15, 2011, in the District of New Jersey, defendants GIUSEPPE GIUDICE, a/k/a "Joe Giudice," and

TERESA GIUDICE devised a scheme and artifice to defraud by means of materially false and fraudulent pretenses and representations as part of a bankruptcy proceeding.

C. Manner and Means of the Scheme to Defraud

10. It was part of the scheme and artifice to defraud that the defendants filed and caused to be filed false and fraudulent Statements of Financial Affairs and Bankruptcy Schedules, which they signed and caused to be signed as true and correct, under penalty of perjury, in which the defendants intentionally omitted and concealed material facts, and provided false and misleading information.

11. It was further part of the scheme and artifice to defraud that the defendants did intentionally conceal and fail to disclose to the United States Trustee all of the bankruptcy estate, including but not limited to business ownership interests, bank accounts, rental property income, other income, and anticipated increases in income. For example, defendants never disclosed the TG Fabulicious business, the TG Fabulicious Bank Account, the TG Fabulicious intellectual property, the Name Brand business, the Name Brand Bank Account, the 1601 Maple Avenue business, the 1601 Maple Avenue Bank Account, the Turbo Fuel business, the Turbo Fuel Bank Account, the Rental Property Lease, the Rental Property Income, Teresa Giudice's true income, and their anticipated increase in income.

12. It was further part of the scheme and artifice to defraud

that the defendants testified under oath at bankruptcy hearings that their bankruptcy filings were complete and accurate and that all of the bankruptcy estate was disclosed, when in fact defendants knew these statements to be false.

13. It was further part of the scheme and artifice to defraud that the defendants concealed property belonging to the bankruptcy estate while testifying under oath at bankruptcy hearings.

14. From on or about October 29, 2009 through at least on or about December 15, 2011, in the District of New Jersey, defendants

GIUSEPPE GIUDICE,
a/k/a "Joe Giudice," and
TERESA GIUDICE,

having devised and intending to devise a scheme and artifice to defraud, and for the purpose of executing and concealing such scheme and artifice, made materially false and fraudulent representations as part of a bankruptcy proceeding under Title 11.

In violation of Title 18, United States Code, Section 157(3) and Section 2.

COUNTS 13-18
(Bankruptcy Fraud - Concealment)

1. Paragraph 1 of Count 1 and Paragraph 8 of Count 12 of this Indictment are hereby realleged and incorporated as if set forth in full herein.

2. On or about the dates set forth below, the defendants set forth below did knowingly and fraudulently conceal from a custodian, trustee, marshal, and other officer of the court charged with the control and custody of property, and, in connection with a case under Title 11, from creditors and the United States Trustee, the following property belonging to the estate of a debtor:

COUNT	DEFENDANT (S)	DATE	PROPERTY CONCEALED	MANNER OF CONCEALMENT
13	GIUSEPPE GIUDICE TERESA GIUDICE	10/29/09	TG Fabulicious business; TG Fabulicious Bank Account; Fabulicious intellectual property; Name Brand business; Name Brand Bank Account; 1601 Maple Avenue business; 1601 Maple Avenue Bank Account; Turbo Fuel business; Turbo Fuel Bank Account; Rental Property Lease; Rental Property Income; Teresa Giudice's true income; anticipated increase in income	Not disclosed in 10/29/09 bankruptcy filings

14	GIUSEPPE GIUDICE TERESA GIUDICE	12/15/09	TG Fabulicious business; TG Fabulicious Bank Account; Fabulicious intellectual property; Name Brand business; Name Brand Bank Account; 1601 Maple Avenue business; 1601 Maple Avenue Bank Account; Turbo Fuel business; Turbo Fuel Bank Account; Rental Property Lease; Rental Property Income; Teresa Giudice's true income; anticipated increase in income	Not disclosed in 12/17/09 bankruptcy filings
15	TERESA GIUDICE	12/23/09	Rental Property Lease; Rental Property Income; Teresa Giudice's true income	Not disclosed at her 12/23/09 Rule 2004 examination
16	GIUSEPPE GIUDICE TERESA GIUDICE	1/8/10	TG Fabulicious business; TG Fabulicious Bank Account; Fabulicious intellectual property; Name Brand business; Name Brand Bank Account; 1601 Maple Avenue business; 1601 Maple Avenue Bank Account; Turbo Fuel business; Turbo Fuel Bank Account; Rental Property Lease; Rental Property Income; Teresa Giudice's true income; anticipated increase in income	Not disclosed in 1/8/10 bankruptcy filings

17	GIUSEPPE GIUDICE TERESA GIUDICE	3/2/10	TG Fabulicious business; TG Fabulicious Bank Account; Name Brand business; Name Brand Bank Account; 1601 Maple Avenue business; 1601 Maple Avenue Bank Account; Turbo Fuel business; Turbo Fuel Bank Account; Rental Property Income; Teresa Giudice's true income	Not disclosed in 3/2/10 bankruptcy filings
18	TERESA GIUDICE	6/29/11	Rental Property Lease; Rental Property Income; Teresa Giudice's true income	Not disclosed at her 6/29/11 adversary proceeding

In violation of Title 18, United States Code, Sections 152(1) and 2.

COUNTS 19-24
(Bankruptcy Fraud - False Oaths)

1. Paragraph 1 of Count 1 and Paragraph 8 of Count 12 of this Indictment are hereby realleged and incorporated as if set forth in full herein.

2. On or about the dates set forth below, the defendants set forth below did knowingly and fraudulently make a false oath and account in and in relation to a case under Title 11 of the United States Code as follows:

COUNT	DEFENDANT (S)	DATE	PROCEEDING	FALSE OATH(S)
19	GIUSEPPE GIUDICE TERESA GIUDICE	12/23/09	Rule 341 Hearing	All the information in the bankruptcy filings was true and correct
20	GIUSEPPE GIUDICE	4/23/10	Rule 2004 Examination	He never used unfiled tax returns to obtain financing on any properties
21	TERESA GIUDICE	4/23/10	Rule 2004 Examination	The Rental Property was never rented out; there was never a tenant in the Rental Property; information about her income; TG Fabulicious created after the bankruptcy case began
22	GIUSEPPE GIUDICE	4/30/10	Rule 2004 Examination	He did not receive full rental payments each month on the Rental Property; business partner gave him permission to discharge mortgage
23	GIUSEPPE GIUDICE	12/15/10	Adversary Proceeding	Business partner gave him permission to discharge mortgage

24	TERESA GIUDICE	6/29/11	Adversary Proceeding	Her only source of income at time of bankruptcy filing was from Television Show; she did not own any business interests or companies; TG Fabulicious website was not generating any income; Rental Property and income from Rental Property
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In violation of Title 18, United States Code, Sections 152(2) and 2.

COUNTS 25-34
(Bankruptcy Fraud - False Declarations)

1. Paragraph 1 of Count 1 and Paragraph 8 of Count 12 of this Indictment are hereby realleged and incorporated as if set forth in full herein.

2. On or about the dates set forth below, defendants GIUSEPPE GIUDICE and TERESA GIUDICE did knowingly and fraudulently make material false declarations, certificates and verifications under the penalty of perjury, as permitted under Section 1746 of Title 28, in and in relation to a case under Title 11, as follows:

COUNT	DATE	DOCUMENT	FALSE DECLARATION
25	10/29/09	Bankruptcy Petition	The information provided in the Petition is true and correct
26	10/29/09	Declaration Concerning Debtor's Schedules	The summary of schedules and schedules are true and correct
27	10/29/09	Statement of Financial Affairs	The answers and attachments to the Statement of Financial Affairs are true and correct
28	10/29/09	Statement of Current Monthly Income and Means-Test Calculation	The information provided in the Statement of Current Monthly Income and Means-Test Calculation is true and correct
29	12/15/09	Declaration Concerning Debtor's Schedules	The summary of schedules and schedules are true and correct
30	12/15/09	Statement of Financial Affairs	The answers and attachments to the Statement of Financial Affairs are true and correct

31	12/15/09	Statement of Current Monthly Income and Means-Test Calculation	The information provided in the Statement of Current Monthly Income and Means-Test Calculation is true and correct
32	1/8/10	Statement of Financial Affairs	The answers and attachments to the Statement of Financial Affairs are true and correct
33	3/2/10	Declaration Concerning Debtor's Schedules	The summary of schedules and schedules are true and correct
34	3/2/10	Statement of Financial Affairs	The answers and attachments to the Statement of Financial Affairs are true and correct

In violation of Title 18, United States Code, Sections 152(3) and 2.

COUNT 35
(Failure to Make Tax Return)

1. Paragraph 1 of Count 1 of this Indictment is hereby realleged and incorporated as if set forth in full herein.

2. During the calendar year 2004, GIUSEPPE GIUDICE had and received gross income of approximately \$243,919.

3. Having received this income, GIUSEPPE GIUDICE was required by law, following the close of calendar year 2004, and on or before April 15, 2005, to make an income tax return to the Internal Revenue Service stating specifically the items of his gross income and any deductions and credits to which he was entitled.

4. On or about April 15, 2005, in the District of New Jersey, and elsewhere, defendant

GIUSEPPE GIUDICE,
a/k/a "Joe Giudice,"

knowing and believing the foregoing facts, did knowingly and willfully fail to make an income tax return to the Internal Revenue Service.

In violation of Title 26, United States Code, Section 7203 and Title 18, United States Code, Section 2.

COUNT 36

(Failure to Make Tax Return)

1. Paragraph 1 of Count 1 of this Indictment is hereby realleged and incorporated as if set forth in full herein.

2. During the calendar year 2005, GIUSEPPE GIUDICE had and received gross income of approximately \$323,481.

3. Having received this income, GIUSEPPE GIUDICE was required by law, following the close of calendar year 2005, and on or before April 17, 2006, to make an income tax return to the Internal Revenue Service stating specifically the items of his gross income and any deductions and credits to which he was entitled.

4. On or about April 17, 2006, in the District of New Jersey, and elsewhere, defendant

GIUSEPPE GIUDICE,
a/k/a "Joe Giudice,"

knowing and believing the foregoing facts, did knowingly and willfully fail to make an income tax return to the Internal Revenue Service.

In violation of Title 26, United States Code, Section 7203 and Title 18, United States Code, Section 2.

COUNT 37
(Failure to Make Tax Return)

1. Paragraph 1 of Count 1 of this Indictment is hereby realleged and incorporated as if set forth in full herein.

2. During the calendar year 2006, GIUSEPPE GIUDICE had and received gross income of approximately \$26,194.

3. Having received this income, GIUSEPPE GIUDICE was required by law, following the close of calendar year 2006, and on or before April 17, 2007, to make an income tax return to the Internal Revenue Service stating specifically the items of his gross income and any deductions and credits to which he was entitled.

4. On or about April 17, 2007, in the District of New Jersey, and elsewhere, defendant

GIUSEPPE GIUDICE,
a/k/a "Joe Giudice,"

knowing and believing the foregoing facts, did knowingly and willfully fail to make an income tax return to the Internal Revenue Service.

In violation of Title 26, United States Code, Section 7203 and Title 18, United States Code, Section 2.

COUNT 38
(Failure to Make Tax Return)

1. Paragraph 1 of Count 1 of this Indictment is hereby realleged and incorporated as if set forth in full herein.

2. During the calendar year 2007, GIUSEPPE GIUDICE had and received gross income of approximately \$377,423.

3. Having received this income, GIUSEPPE GIUDICE was required by law, following the close of calendar year 2007, and on or before April 15, 2008, to make an income tax return to the Internal Revenue Service stating specifically the items of his gross income and any deductions and credits to which he was entitled.

4. On or about April 15, 2008, in the District of New Jersey, and elsewhere, defendant

GIUSEPPE GIUDICE,
a/k/a "Joe Giudice,"

knowing and believing the foregoing facts, did knowingly and willfully fail to make an income tax return to the Internal Revenue Service.

In violation of Title 26, United States Code, Section 7203 and Title 18, United States Code, Section 2.

COUNT 39
(Failure to Make Tax Return)

1. Paragraph 1 of Count 1 of this Indictment is hereby realleged and incorporated as if set forth in full herein.

2. During the calendar year 2008, GIUSEPPE GIUDICE had and received gross income of approximately \$25,442.

3. Having received this income, GIUSEPPE GIUDICE was required by law, following the close of calendar year 2008, and on or before April 15, 2009, to make an income tax return to the Internal Revenue Service stating specifically the items of his gross income and any deductions and credits to which he was entitled.

4. On or about April 15, 2009, in the District of New Jersey, and elsewhere, defendant

GIUSEPPE GIUDICE,
a/k/a "Joe Giudice,"

knowing and believing the foregoing facts, did knowingly and willfully fail to make an income tax return to the Internal Revenue Service.

In violation of Title 26, United States Code, Section 7203 and Title 18, United States Code, Section 2.

FORFEITURE ALLEGATION

1. The allegations contained in this Indictment are hereby realleged and incorporated by reference for the purpose of noticing forfeiture pursuant to Title 18, United States Code, Sections 981(a)(1)(c) and 982(a)(2)(A), and Title 28, United States Code, Section 2461(c).

2. The United States hereby gives notice to the defendants that upon their convictions of the offenses charged in Counts One through Eleven, and Thirteen through Thirty-Four, of this Indictment, the government will seek forfeiture in accordance with Title 18, United States Code, Sections 981(a)(1)(c) and 982(a)(2)(A) and Title 28, United States Code, Section 2461(c), which requires any person convicted of such offenses to forfeit any property constituting or derived from proceeds obtained directly or indirectly as a result of such offenses.

3. If any of the above-described forfeitable property, 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;

it is the intent of the United States, pursuant to Title 21, United States Code, Section 853(p), as incorporated by Title 28, United States Code, Section 2461(c) and Title 18, United States Code, Section 982(b)(1), to seek forfeiture of any other property of such defendants up to the value of the forfeitable property described in paragraph 2.

A TRUE BILL

Paul J. Fishman/rah

PAUL J. FISHMAN
United States Attorney

CASE NUMBER: 13-CR-495(ES)

United States District Court
District of New Jersey

UNITED STATES OF AMERICA

v.

GIUSEPPE GIUDICE,
a/k/a "Joe Giudice," and
Teresa Giudice

INDICTMENT FOR

- 18 U.S.C. § 152(1)
- 18 U.S.C. § 152(2)
- 18 U.S.C. § 153(3)
- 18 U.S.C. § 157(3)
- 18 U.S.C. § 1014
- 18 U.S.C. § 1341
- 18 U.S.C. § 1343
- 18 U.S.C. § 1344
- 18 U.S.C. § 1349
- 26 U.S.C. § 7203

A True Bill,

PAUL J. FISHMAN
U.S. ATTORNEY
NEWARK, NEW JERSEY

JONATHAN W. ROMANKOW
ASSISTANT U.S. ATTORNEY
973-645-2884

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(Ed. 1/97)

CLERK, U.S. DISTRICT COURT
DISTRICT OF NEW JERSEY
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U.S. Department of Justice

*United States Attorney
District of New Jersey
Criminal Division*

970 Broad Street, 7th floor
Newark, New Jersey 07102

973-645-2700

February 21, 2014

Miles Feinstein, Esq
1135 Clifton Avenue
Suite 202
Clifton, NJ 07013

CR. 13-495(ES)

Re: Plea Agreement with Giuseppe Giudice a/k/a
"Joe Giudice"

Dear Mr. Feinstein:

This letter sets forth the plea agreement between your client, Giuseppe Giudice a/k/a "Joe Giudice," and the United States Attorney for the District of New Jersey ("this Office").

Charges

Conditioned on the understandings specified below, this Office will accept a guilty plea from Giuseppe Giudice to Counts 1, 15, 22, 36, and 37 of the Superseding Indictment, Criminal No. 13-495 (ES), which charge conspiracy to commit mail and wire fraud, contrary to 18 U.S.C. §§ 1341 and 1343, in violation of 18 U.S.C. § 1349 (Count 1); concealment of assets in violation of 18 U.S.C. § 152(1) (Count 15); false oaths in violation of 18 U.S.C. § 152(2) (Count 22); false declarations in violation of 18 U.S.C. § 152(3) (Count 36); and failure to file income taxes in violation of 26 U.S.C. § 7203 (Count 37). If Giuseppe Giudice enters a guilty plea and is sentenced on these charges, and otherwise fully complies with all of the terms of this agreement, this Office will not initiate any further criminal charges against Giuseppe Giudice for his conduct between in or about September 2001 through in or about June 2011 in conspiring

with others to obtain mortgage loans by means of fraud and misrepresentations; committing bankruptcy fraud by concealing assets, making false oaths, and making false declarations; and failing to file income taxes. In addition, if Giuseppe Giudice fully complies with all of the terms of this agreement, at the time of sentencing in this matter, this Office will move to dismiss Counts 2 through 14, 16, 18, 19, 21, 24, 25, 27 through 35, and 38 through 41 of the Superseding Indictment, Criminal No. 13-495 (ES), against Giuseppe Giudice. However, in the event that a guilty plea in this matter is not entered for any reason or the judgment of conviction entered as a result of this guilty plea does not remain in full force and effect, defendant agrees that any dismissed charges and any other charges that are not time-barred by the applicable statute of limitations on the date this agreement is signed by Giuseppe Giudice may be commenced against him, notwithstanding the expiration of the limitations period after Giuseppe Giudice signs the agreement.

Sentencing

The violation of 18 U.S.C. § 1349 charged in Count 1 to which Giuseppe Giudice agrees to plead guilty carries a statutory maximum prison sentence of 20 years and a statutory maximum fine equal to the greatest of: (1) \$250,000; (2) twice the gross amount of any pecuniary gain that any persons derived from the offense; or (3) twice the gross amount of any pecuniary loss sustained by any victims of the offense.

The violation of 18 U.S.C. § 152(1) charged in Count 15 to which Giuseppe Giudice agrees to plead guilty carries a statutory maximum prison sentence of 5 years and a statutory maximum fine equal to the greatest of: (1) \$250,000; (2) twice the gross amount of any pecuniary gain that any persons derived from the offense; or (3) twice the gross amount of any pecuniary loss sustained by any victims of the offense.

The violation of 18 U.S.C. § 152(2) charged in Count 22 to which Giuseppe Giudice agrees to plead guilty carries a statutory maximum prison sentence of 5 years and a statutory maximum fine equal to the greatest of: (1) \$250,000; (2) twice the gross amount of any pecuniary gain that any persons derived from the offense; or (3) twice the gross amount of any pecuniary loss sustained by any victims of the offense.

The violation of 18 U.S.C. § 152(3) charged in Count 36 to which Giuseppe Giudice agrees to plead guilty carries a

statutory maximum prison sentence of 5 years and a statutory maximum fine equal to the greatest of: (1) \$250,000; (2) twice the gross amount of any pecuniary gain that any persons derived from the offense; or (3) twice the gross amount of any pecuniary loss sustained by any victims of the offense.

The violation of 26 U.S.C. § 7203 charged in Count 37 to which Giuseppe Giudice agrees to plead guilty carries a statutory maximum prison sentence of 1 year and a statutory maximum fine equal to the greatest of: (1) \$25,000; (2) twice the gross amount of any pecuniary gain that any persons derived from the offense; or (3) twice the gross amount of any pecuniary loss sustained by any victims of the offense.

The sentence on each count may run consecutively. Fines imposed by the sentencing judge may be subject to the payment of interest.

The sentence to be imposed upon Giuseppe Giudice is within the sole discretion of the sentencing judge, subject to the provisions of the Sentencing Reform Act, 18 U.S.C. § 3551-3742, and the sentencing judge's consideration of the United States Sentencing Guidelines. The United States Sentencing Guidelines are advisory, not mandatory. The sentencing judge may impose any reasonable sentence up to and including the statutory maximum term of imprisonment and the maximum statutory fine. This Office cannot and does not make any representation or promise as to what guideline range may be found by the sentencing judge, or as to what sentence Giuseppe Giudice ultimately will receive.

Further, in addition to imposing any other penalty on Giuseppe Giudice, the sentencing judge: (1) will order Giuseppe Giudice to pay an assessment of \$100 per count pursuant to 18 U.S.C. § 3013, which assessment must be paid by the date of sentencing; (2) must order Giuseppe Giudice to pay restitution pursuant to 18 U.S.C. § 3663 et seq.; (3) may order Giuseppe Giudice, pursuant to 18 U.S.C. § 3555, to give notice to any victims of his offenses; (4) may order Giuseppe Giudice to pay the costs of prosecution; and (5) pursuant to 18 U.S.C. § 3583, may require Giuseppe Giudice to serve a term of supervised release of not more than 3 years, which will begin at the expiration of any term of imprisonment imposed. Should Giuseppe Giudice be placed on a term of supervised release and subsequently violate any of the conditions of supervised release before the expiration of its term, Giuseppe Giudice may be sentenced to not more than 2 years' imprisonment in addition to any prison term previously imposed, regardless of the statutory

maximum term of imprisonment set forth above and without credit for time previously served on post-release supervision, and may be sentenced to an additional term of supervised release.

Rights of This Office Regarding Sentencing

Except as otherwise provided in this agreement, this Office reserves its right to take any position with respect to the appropriate sentence to be imposed on Giuseppe Giudice by the sentencing judge, to correct any misstatements relating to the sentencing proceedings, and to provide the sentencing judge and the United States Probation Office all law and information relevant to sentencing, favorable or otherwise. In addition, this Office may inform the sentencing judge and the United States Probation Office of: (1) this agreement; and (2) the full nature and extent of Giuseppe Giudice's activities and relevant conduct with respect to this case.

Stipulations

This Office and Giuseppe Giudice agree to stipulate at sentencing to the statements set forth in the attached Schedule A, which hereby is made a part of this plea agreement.

This agreement to stipulate, however, cannot and does not bind the sentencing judge, who may make independent factual findings and may reject any or all of the stipulations entered into by the parties. To the extent that the parties do not stipulate to a particular fact or legal conclusion, each reserves the right to argue the existence of and the effect of any such fact or conclusion upon the sentence.

Moreover, this agreement to stipulate on the part of this Office is based on the information and evidence that this Office possesses as of the date of this agreement. Thus, if this Office obtains or receives additional evidence or information prior to sentencing that it determines to be credible and to be materially in conflict with any stipulation in the attached Schedule A, this Office shall not be bound by any such stipulation. A determination that any stipulation is not binding shall not release either this Office or Giuseppe Giudice from any other portion of this agreement, including any other stipulation. If the sentencing court rejects a stipulation, both parties reserve the right to argue on appeal or at post-sentencing proceedings that the sentencing court was within its discretion and authority to do so. These stipulations do not restrict this Office's right to respond to questions from the Court and to correct misinformation that has been provided to

the Court.

Waiver of Appeal and Post-Sentencing Rights

As set forth in Schedule A, this Office and Giuseppe Giudice waive certain rights to file an appeal, collateral attack, writ, or motion after sentencing, including but not limited to an appeal under 18 U.S.C. § 3742 or a motion under 28 U.S.C. § 2255.

Forfeiture

As part of his acceptance of responsibility and pursuant to 18 U.S.C. §§ 981(a)(1)(C), 982(a)(2)(A) and 28 U.S.C. § 2461, Giuseppe Giudice agrees to be held jointly and severally liable with Teresa Giudice, his co-defendant in this matter, for the total amount of proceeds obtained via conspiracy to commit mail and wire fraud and bankruptcy fraud, and consents to the entry of a forfeiture money judgment in that amount (the "Forfeiture Money Judgment"). The parties agree that the amount of the Forfeiture Money Judgment shall be determined by the Court at sentencing.

Giuseppe Giudice acknowledges that the Forfeiture Money Judgment is subject to forfeiture as property, real or personal, that constitutes or is derived from proceeds traceable to a violation of conspiracy to commit mail and wire fraud contrary to 18 U.S.C. §§ 1341 and 1343, in violation of 18 U.S.C. § 1349; concealment of assets in violation of 18 U.S.C. § 152(1); false oaths in violation of 18 U.S.C. § 152(2); and false declarations in violation of 18 U.S.C. § 152(3), all of which constitutes specified unlawful activities within the meaning of 18 U.S.C. § 981(a)(1)(C).

Giuseppe Giudice agrees to the forfeiture of any other property alleged to be subject to forfeiture in the Superseding Indictment, including substitute assets, in full or partial satisfaction of the Forfeiture Money Judgment, and remains responsible for the payment of any deficiency until the Forfeiture Money Judgment is paid in full. Giuseppe Giudice further agrees to fully cooperate with the Office in establishing a payment plan, surrendering assets, or in any other action taken by the Office to satisfy the Forfeiture Money Judgment.

Giuseppe Giudice represents that he has disclosed all of his assets to the United States on the attached Financial

Disclosure Statement. Giuseppe Giudice agrees that if the government determines that he has intentionally failed to disclose assets on that Financial Disclosure Statement, that failure constitutes a material breach of this agreement. In addition, Giuseppe Giudice consents to the administrative, civil, and/or criminal forfeiture of his interests in any assets that he failed to disclose on the Financial Disclosure Statement. Should undisclosed assets that the defendant owns or in which the defendant has an interest be discovered, Giuseppe Giudice knowingly and voluntarily waives his right to any required notice concerning the forfeiture of said assets. Giuseppe Giudice further agrees to execute any documents necessary to effectuate the forfeiture of said assets.

Giuseppe Giudice further agrees to consent to the immediate entry of an order of forfeiture for the Forfeiture Money Judgment and waives the requirements of Rules 32.2 and 43(a) of the Federal Rules of Criminal Procedure regarding notice of the forfeiture in the charging instrument, announcement of the forfeiture at sentencing, and incorporation of the forfeiture in the judgment. Giuseppe Giudice understands that the forfeiture of the Forfeiture Money Judgment is part of the sentence that may be imposed in this case and waives any failure by the court to advise him of this pursuant to Rule 11(b)(1)(J) of the Federal Rules of Criminal Procedure at the guilty plea proceeding.

Giuseppe Giudice hereby waives any and all claims that this forfeiture constitutes an excessive fine and agrees that this forfeiture does not violate the Eighth Amendment.

Immigration Consequences

Giuseppe Giudice understands that, if he is not a citizen of the United States, his guilty plea to the charged offenses may result in his being subject to immigration proceedings and removed from the United States by making him deportable, excludable, or inadmissible, or ending his naturalization. Giuseppe Giudice understands that the immigration consequences of this plea will be imposed in a separate proceeding before the immigration authorities. Giuseppe Giudice wants and agrees to plead guilty to the charged offenses regardless of any immigration consequences of this plea, even if this plea will cause his removal from the United States. Giuseppe Giudice understands that he is bound by his guilty plea regardless of any immigration consequences of the plea. Accordingly, Giuseppe

Giudice waives any and all challenges to his guilty plea and to his sentence based on any immigration consequences, and agrees not to seek to withdraw his guilty plea, or to file a direct appeal or any kind of collateral attack challenging his guilty plea, conviction, or sentence, based on any immigration consequences of his guilty plea.

Other Provisions

This agreement is limited to the United States Attorney's Office for the District of New Jersey and cannot bind other federal, state, or local authorities. However, this Office will bring this agreement to the attention of other prosecuting offices, if requested to do so.

This agreement was reached without regard to any civil or administrative matters that may be pending or commenced in the future against Giuseppe Giudice. This agreement does not prohibit the United States, any agency thereof (including the Internal Revenue Service and Immigration and Customs Enforcement), or any third party from initiating or prosecuting any civil or administrative proceeding against Giuseppe Giudice.

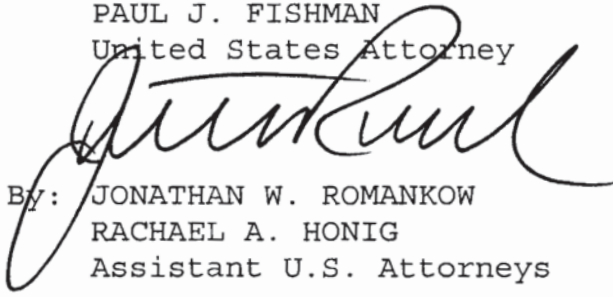
Prior to the date of sentencing, Giuseppe Giudice shall: (1) file accurate personal returns for calendar years 2000 through 2011; (2) provide all appropriate documentation to the Internal Revenue Service in support of such returns, upon request; (3) pay to the Internal Revenue Service all taxes and any penalties owed on those returns or, if unable to do so, make satisfactory repayment arrangements with the Internal Revenue Service; and (4) fully cooperate with the Internal Revenue Service and comply with the tax laws of the United States. Further, Giuseppe Giudice agrees to allow the contents of his IRS criminal file to be given to civil attorneys and support staff of the Internal Revenue Service to enable them to investigate any and all civil penalties that may be due and owing by Giuseppe Giudice. With respect to disclosure of the criminal file to the Internal Revenue Service, Giuseppe Giudice waives any rights under Title 26, United States Code, Section 7213 and Fed. R. Crim. P. 6(e), and any other right of privacy with respect to Giuseppe Giudice's tax returns and return information.

No Other Promises

This agreement constitutes the plea agreement between Giuseppe Giudice and this Office and supersedes any previous agreements between them. No additional promises, agreements, or conditions have been made or will be made unless set forth in writing and signed by the parties.

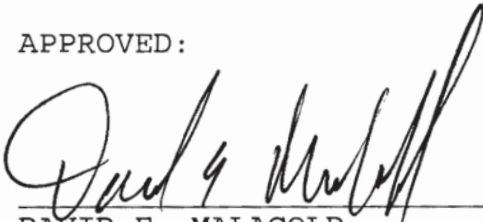
Very truly yours,

PAUL J. FISHMAN
United States Attorney



By: JONATHAN W. ROMANKOW
RACHAEL A. HONIG
Assistant U.S. Attorneys

APPROVED:



DAVID E. MALAGOLD,
Unit Chief, Criminal Division

I have received this letter from my attorney, Miles Feinstein, Esq. I have read it. My attorney and I have discussed it and all of its provisions, including those addressing the charges, sentencing, stipulations, waiver, forfeiture, and immigration consequences. I understand this letter fully. I hereby accept its terms and conditions and acknowledge that it constitutes the plea agreement between the parties. I understand that no additional promises, agreements, or conditions have been made or will be made unless set forth in writing and signed by the parties. I want to plead guilty pursuant to this plea agreement.

AGREED AND ACCEPTED:



Giuseppe Giudice

Date: FEBRUARY 26, 2014

I have discussed with my client this plea agreement and all of its provisions, including those addressing the charges, sentencing, stipulations, waiver, forfeiture, and immigration consequences. My client understands this plea agreement fully and wants to plead guilty pursuant to it.



Miles Feinstein, Esq.

Date: FEBRUARY 26, 2014

Plea Agreement With Giuseppe Giudice

Schedule A

1. This Office and Giuseppe Giudice recognize that the United States Sentencing Guidelines are not binding upon the Court. This Office and Giuseppe Giudice nevertheless agree to the stipulations set forth herein, and agree that the Court should sentence Giuseppe Giudice within the Guidelines range that results from the total Guidelines offense level set forth below. This Office and Giuseppe Giudice further agree that neither party will argue for the imposition of a sentence outside the Guidelines range that results from the agreed total Guidelines offense level.

2. The version of the United States Sentencing Guidelines effective November 1, 2013 applies in this case.

Fraud Counts - Group One

3. Counts 1, 15, 22, and 36 of the Superseding Indictment ("Group One") constitute closely related counts for which the offense level is determined largely on the basis of the total amount of loss within the meaning of U.S.S.G. §§ 3D1.1 and 3D1.2(d). Therefore, those counts are grouped together. Pursuant to § 3D1.3(b), the offense level applicable to the Group is the offense level corresponding to the aggregated quantity of the loss, applying the offense guideline that produces the highest offense level.

4. The offense guideline applicable to Group One is § 2B1.1(a)(1)(B), which carries a Base Offense Level of 7.

5. Specific Offense Characteristic § 2B1.1(b)(1)(H) applies since the loss resulting from the defendant's conduct was more than \$400,000 but less than \$1,000,000, resulting in an increase of 14 levels.

6. Specific Offense Characteristic § 2B1.1(b)(9)(B) applies since the offense involved a misrepresentation or other fraudulent action during the course of a bankruptcy proceeding, resulting in an increase of 2 levels.

7. In accordance with the above, the parties agree that the total Guidelines offense level applicable to Group One is 23.

Tax Count - Group Two

8. Count 37 of the Superseding Indictment constitutes Group Two. The offense Guideline applicable to Group Two is U.S.S.G. § 2T1.1(a)(1). Giuseppe Giudice knowingly and willfully failed to report a total of \$1,246,460 in individual income to the Internal Revenue Service for the years 2000 through 2008, resulting in a total tax loss of \$224,211. Giuseppe Giudice agrees that the tax losses for each of these years should be included as relevant conduct pursuant to U.S.S.G. § 1B1.3.

9. Since the offense involved a tax loss of more than \$200,000 but less than \$400,000, this results in a Base Offense Level for Group Two of 18 pursuant to U.S.S.G. § 2T4.1(G).

10. In accordance with the above, the parties agree that the total Guidelines offense level applicable to Group Two is 18.

Grouping Analysis

11. Group One and Group Two do not constitute closely related counts and may not be grouped together. Pursuant to U.S.S.G. § 3D1.4, the combined offense level for both groups is determined by taking the offense level attributable to Group One, as the group with the highest offense level, and increasing that offense level by 1, because Group Two is 5 to 8 levels less serious than Group One. Accordingly, the combined offense level for Groups One and Two is 24.

12. As of the date of this letter, Giuseppe Giudice has clearly demonstrated a recognition and affirmative acceptance of personal responsibility for the offenses charged. Therefore, a downward adjustment of 2 levels for acceptance of responsibility is appropriate if Giuseppe Giudice's acceptance of responsibility continues through the date of sentencing. See U.S.S.G. § 3E1.1(a).

13. As of the date of this letter, Giuseppe Giudice has assisted authorities in the investigation or prosecution of his own misconduct by timely notifying authorities of his intention to enter a plea of guilty, thereby permitting this Office to avoid preparing for trial and permitting this Office and the court to allocate their resources efficiently. At sentencing, this Office will move for a further 1-point reduction in

Giuseppe Giudice's offense level pursuant to U.S.S.G. § 3E1.1(b) if the following conditions are met: (a) Giuseppe Giudice enters a plea pursuant to this agreement, (b) this Office in its discretion determines that Giuseppe Giudice's acceptance of responsibility has continued through the date of sentencing and Giuseppe Giudice therefore qualifies for a 2-point reduction for acceptance of responsibility pursuant to U.S.S.G. § 3E1.1(a), and (c) Giuseppe Giudice's offense level under the Guidelines prior to the operation of § 3E1.1(a) is 16 or greater.

14. In accordance with the above, the parties agree that the total Guidelines offense level applicable to Giuseppe Giudice is 21 (the "agreed total Guidelines offense level").

15. The parties agree not to seek or argue for any upward or downward departure, adjustment or variance not set forth herein. The parties further agree that a sentence within the Guidelines range that results from the agreed total Guidelines offense level of 21 is reasonable.

16. Giuseppe Giudice knows that he has and, except as noted below in this paragraph, voluntarily waives, the right to file any appeal, any collateral attack, or any other writ or motion, including but not limited to an appeal under 18 U.S.C. § 3742 or a motion under 28 U.S.C. § 2255, which challenges the sentence imposed by the sentencing court if that sentence falls within or below the Guidelines range that results from the agreed total Guidelines offense level of 21. This Office will not file any appeal, motion, or writ which challenges the sentence imposed by the sentencing court if that sentence falls within or above the Guidelines range that results from the agreed total Guidelines offense level of 21. The parties reserve any right they may have under 18 U.S.C. § 3742 to appeal the sentencing court's determination of the criminal history category. The provisions of this paragraph are binding on the parties even if the Court employs a Guidelines analysis different from that stipulated to herein. Furthermore, if the sentencing court accepts a stipulation, both parties waive the right to file an appeal, collateral attack, writ, or motion claiming that the sentencing court erred in doing so.

17. Both parties reserve the right to oppose or move to dismiss any appeal, collateral attack, writ, or motion barred by the preceding paragraph and to file or to oppose any appeal,

collateral attack, writ or motion not barred by the preceding paragraph.