

2026R00632/AK

UNITED STATES DISTRICT COURT
DISTRICT OF NEW JERSEY

UNITED STATES OF AMERICA	:	Hon.
	:	
v.	:	Criminal No. 26-
	:	
TERRANCE HART	:	18 U.S.C. § 1343
	:	18 U.S.C. § 1028A(a)(1)
	:	18 U.S.C. § 2

INFORMATION

The defendant having waived in open court prosecution by Indictment, the United States charges:

COUNT ONE
(Wire Fraud)

Background

1. At various times relevant to this Information:
 - a. Defendant TERRANCE HART (“HART”) was a resident of New Jersey.

The Scheme to Defraud

2. From on or about April 23, 2023, through in or around July 2023, in Bergen County, in the District of New Jersey, and elsewhere, the defendant,

TERRANCE HART,

did knowingly and intentionally 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, as set forth below.

Goal of the Scheme to Defraud

3. The goal of the scheme to defraud was for HART to enrich himself by fraudulently opening bank accounts in the names of other individuals or entities names but under his control, depositing fraudulently and unlawfully obtained checks into those bank accounts, and then withdrawing the resulting funds from those accounts and converting them to his personal use.

Manner and Means of the Scheme to Defraud

4. It was part of the scheme to defraud that:

a. HART opened or caused others to fraudulently open various bank accounts (the "Bank Accounts") in the names of other individuals or entities, but that were actually under his control. For instance, on or about April 28, 2023, HART caused a bank account to be opened ("Bank Account-1") in the name of a particular individual ("Individual-1") using a fake driver's license in Individual-1's name.

b. HART deposited or caused others to deposit fraudulently obtained funds, including stolen United States Treasury checks, into the Bank Accounts. For instance, on or about April 28, 2023, Hart caused a stolen United States Treasury check made payable Individual-1 to be deposited into Bank Account-1.

c. In furtherance of the scheme, Hart routinely accessed the Bank Accounts online. As one example, Hart accessed a particular Bank Account online on or about June 21, 2023, from a location within Bergen County, New Jersey, which initiated a wire transmission from HART's location within Bergen County to a location outside New Jersey.

d. HART withdrew and attempted to withdraw money from the Bank Accounts and converted the resulting funds to his personal use.

e. HART unlawfully obtained more than \$250,000 in fraudulent proceeds through his scheme to defraud.

5. On or about June 21, 2023, in Bergen County, in the District of New Jersey, and elsewhere, the defendant,

TERRANCE HART,

for the purpose of executing the scheme described above, did knowingly and intentionally transmit and cause to be transmitted by means of wire communication in interstate and foreign commerce certain writings, signs, signals, pictures, and sounds, namely, the wire transmission described in Paragraph 4(c) of this Information.

In violation of Title 18, United States Code, Section 1343.

COUNT TWO
(Aggravated Identity Theft)

1. The allegations set forth in Paragraphs One and Four of Count One of this Information are realleged and incorporated as though fully set forth herein.

2. On or about April 28, 2023, in the District of New Jersey and elsewhere, the defendant,

TERRANCE HART,

did knowingly transfer, possess, and use, without lawful authority, a means of identification of another person during and in relation to a felony violation enumerated in Title 18, United States Code, Section 1028A(c), that is, wire fraud as charged in Count One of this Information, knowing that the means of identification belonged to another actual person.

In violation of Title 18, United States Code, Sections 1028A(a)(1) and 2.

FORFEITURE ALLEGATION AS TO COUNT ONE

1. As a result of committing the offense charged in Count One of this Information, the defendant,

TERRANCE HART,

shall forfeit to the United States, pursuant to Title 18, United States Code, Section 981(a)(1)(C), and Title 28, United States Code, Section 2461(c), any property, real or personal, which constitutes or is derived from proceeds traceable to the offense charged in Count One of this Information.

Substitute Assets Provision

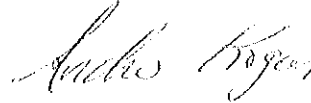
2. If by any act or omission of the defendant any of the forfeitable property described above:

- 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 subdivided 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), to seek

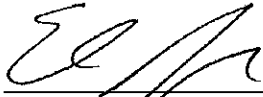
forfeiture of any other property of the defendant up to the value of the forfeitable property described above.

ROBERT FRAZER
UNITED STATES ATTORNEY



Andrew Kogan
Assistant U.S. Attorney

Approved by:



Elaine K. Lou
Chief, Criminal Division

CASE NUMBER: 26-

**United States District Court
District of New Jersey**

UNITED STATES OF AMERICA

v.

TERRANCE HART

INFORMATION FOR

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