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Department of Justice

U.S. Attorney's Office

District of New Jersey

FOR IMMEDIATE RELEASE

Thursday, September 16, 2021

Former Union County Postal Employee Admits Conspiring to Commit Bank Fraud and Fraudulently Attempting to Obtain SBA Loans

NEWARK, N.J. – An Essex County, New Jersey, woman today admitted stealing checkbooks and credit cards from the mail while employed as a U.S. Postal Service (USPS) clerk and filing fraudulent applications for loans intended for small businesses experiencing disruptions due to the COVID-19 pandemic, Acting U.S. Attorney Rachael A. Honig announced.

Janel Blackman, 42, of Newark, pleaded guilty by videoconference before U.S. District Judge Susan D. Wigenton to an information charging her with one count of conspiracy to commit bank fraud and one count of making false statements to the U.S. Small Business Administration (SBA).

According to documents filed in this case and statements made in court:

From February 2019 to May 2020, Blackman conspired to obtain money from victim financial institutions fraudulently, by, among other things, stealing credit cards and blank checkbooks from a post office in Summit, New Jersey, where she was employed as a clerk, and providing them to conspirators in exchange for cash. Blackman's conspirators then fraudulently forged the signatures of the accountholders and negotiated the checks by making them payable to individuals, some of whom were New Jersey high school students, and who had given the conspirators access to their accounts, also in exchange for cash. Blackman's conspirators deposited the fraudulent checks online and at various bank ATMs throughout New Jersey and later withdrew funds from the bank accounts before the victim financial institutions identified the checks as fraudulent and could block further withdrawals. Blackman and her conspirators obtained and attempted to obtain approximately \$366,000 from victim financial institutions.

From July 2020 to February 2021, Blackman also filed fraudulent applications for Economic Injury Disaster Loans (EIDL), which are intended for small businesses experiencing substantial financial disruption due to the COVID-19 pandemic. The applications were for businesses that did not exist and were intended to induce the SBA to provide funding to Blackman under false pretenses. For example, on Oct. 25, 2020, Blackman filed an EIDL application in the name of Hard Times Café, stating that it was a liquor store in Newark with 10 employees. In fact, no such business existed. Blackman further falsely stated that she, as the listed owner of Hard Times Cafe, was not then presently subject to formal criminal charges in any jurisdiction, even though as of Sept. 17, 2020, she had been arrested and charged by criminal complaint in

the District of New Jersey with the bank fraud conspiracy described above. The SBA did not approve the application.

Three of Blackman's conspirators, Tashon Ragan, 22, of Hillside, New Jersey, Jahaad Flip, 22, of Newark, New Jersey, and Jeffrey Bennett, 27, of Irvington, New Jersey, previously pleaded guilty before Judge Wigenton to conspiracy to commit bank fraud and are awaiting sentencing.

The conspiracy charge and the false statement charge are each punishable by a maximum potential penalty of 30 years in prison and a fine of up to \$1 million. Sentencing is scheduled for Jan. 27, 2022.

Acting U.S. Attorney Honig credited postal inspectors of the U.S. Postal Inspection Service, under the direction of Acting Inspector in Charge Raimundo Marrero in Newark; special agents with the U.S. Postal Service – Office of Inspector General, Northeast Area Field Office, under the direction of Special Agent in Charge Matthew Modafferi; special agents with IRS - Criminal Investigation, under the direction of Special Agent in Charge Michael Montanez; and special agents with the Office of the Treasury Inspector General for Tax Administration (TIGTA), under the direction of Special Agent in Charge Andrew McKay, with the investigation leading to today's guilty plea. She also thanked the Summit Police Department, the New Providence Police Department, the Piscataway Police Department, the Newark Police Department, the South Orange Police Department, and the Little Falls Police Department for their assistance.

The government is represented by Assistant U.S. Attorneys Jonathan Fayer and Elaine K. Lou in Newark.

Attachment(s):

[Download Blackman.Information.pdf](#)

Topic(s):

Coronavirus

Financial Fraud

Component(s):

[USAO - New Jersey](#)

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