UNITED STATES DISTRICT COURT
DISTRICT OF NEW HAMPSHIRE

UNITED STATES OF AMERICA	)	
	)	No. 26-cr-77-SM
v.	)	
	)	Counts 1-3: Wire Fraud (18 U.S.C. § 1343)
KEVIN PATEL,	)	
	)	
Defendant.	)	

INDICTMENT

The Grand Jury charges:

Background

At all times material to this Indictment:

1. Defendant KEVIN PATEL was a New Hampshire resident.

2. PATEL owned and operated Royal Investments LLC, a purported New Hampshire investment company.

3. Royal Investments LLC maintained several bank accounts, including a TD Bank account ending -2308.

4. PATEL controlled Royal Investments LLC bank accounts.

The Scheme and Artifice to Defraud

5. Paragraphs 1 through 4 are realleged.

6. Beginning on an unknown date, but by February 18, 2020, at the latest, and continuing through on or about April 14, 2026, in the District of New Hampshire and elsewhere, the defendant,

KEVIN PATEL,

knowingly and willfully attempted to execute a scheme and artifice to defraud Royal Investments

investors and to obtain money by means of false and fraudulent pretenses, representations, and promises.

Manner and Means

It was part of the scheme that:

7. PATEL founded Royal Investments LLC in 2018. In investment materials, he called Royal Investments LLC "The Company of Wealth & Trust."

8. PATEL represented to prospective investors that he would invest their funds in the stock market.

9. PATEL successfully solicited almost $2 million worth of funds from investors throughout the United States.

10. In investor agreements, PATEL guaranteed annual rates of return, typically between 12% and 16% per year, for fixed terms. Investors would be paid interest quarterly and receive their principal in full upon the end of the fixed term. PATEL guaranteed that investors would suffer no losses.

11. Royal Investments was a Ponzi scheme. PATEL invested almost none of his investors' funds. Instead, PATEL misused the investor funds, including on personal expenses and payments to family members. PATEL also repaid old investors with new investors' funds.

12. Towards the end of 2024, PATEL ran out of funds to repay his investors and stopped making the required interest and principal payments, causing investors several hundred thousand dollars in losses.

Counts One through Three
Wire Fraud
[18 U.S.C. § 1343]

13. On or about the dates listed below, in the District of New Hampshire and

elsewhere, the defendant,

KEVIN PATEL,

for the purpose of executing the scheme described above, and attempting to do so, caused to be transmitted by means of wire communication in interstate commerce the writings, signs, and signals described below:

Count	Date	Wire Transmission	Amount
1	03/02/2023	Victim 1 wiring funds from New Jersey to Royal Investments account ending -2308 at TD Bank	$50,000
2	11/30/2023	Victim 2 wiring funds from Florida to Royal Investments account ending -2308 at TD Bank	$50,000
3	12/26/2023	Victim 3 wiring funds from Florida to Royal Investments account ending -2308 at TD Bank	$30,000

All in violation of Title 18, United States Code, Section 1343.

NOTICE OF FORFEITURE

Upon conviction of the offenses set forth in the Indictment, the defendant shall forfeit to the United States pursuant to 18 U.S.C. § 981(a)(1)(C) and 28 U.S.C. § 2461(c), any property, real or personal, constituting or is derived from proceeds obtained, directly or indirectly as a result of the charged offenses and any property used, or intended to be used, in any manner or part, to commit, or to facilitate the commission of the charged offenses, including a sum of money equal to the proceeds of the charged offenses, including but not limited to the assets listed in Paragraph 13.

If any of the property above, as a result of any act or omission of the defendant:

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,

the United States of America shall be entitled to forfeiture of substitute property pursuant to Title 21 U.S.C. § 853(p), to seek forfeiture of any other property of the defendant up to the value of the property described in Paragraph 13 above.

All in accordance with 18 U.S.C. §§ 981(a)(1)(C), 28 U.S.C. § 2461(c) and Rule 32.2(a), Federal Rules of Criminal Procedure.

A TRUE BILL

Dated: November 4, 2026

/s/Foreperson
FOREPERSON

ERIN CREEGAN
United States Attorney

By: /s/Alexander S. Chen
Alexander S. Chen
Assistant U.S. Attorney