

AO 91 (Rev. 11/11) Criminal Complaint

UNITED STATES DISTRICT COURT

for the

Southern District of Florida

United States of America)
v.)
JIMPCY ONE,)
GOUSMAN LEMY, and)
FRANTZ GUILLAUME, Jr.,)
a/k/a Sandro Saintfleur,)

Case No. 20-6325-Hunt

Defendant(s)

CRIMINAL COMPLAINT

I, the complainant in this case, state that the following is true to the best of my knowledge and belief.

On or about the date(s) of March, 2020-July,2020 in the county of Broward in the Southern District of Florida, the defendant(s) violated:

Table with 2 columns: Code Section and Offense Description. Rows include 18 U.S.C. § 1956(h) conspiracy to commit money laundering, 18 U.S.C. § 1956(a)(1)(B)(i) money laundering, 18 U.S.C. § 1344 bank fraud, 18 U.S.C. § 1028A aggravated identity theft, and 18 U.S.C. § 1014 false statements to a financial institution.

This criminal complaint is based on these facts:

Please See Attached Affidavit

[X] Continued on the attached sheet.

Brody Black (handwritten signature)

Complainant's signature

Special Agent Brody Black, FBI

Printed name and title

Sworn to before me and signed in my presence.

Date: 08/05/2020

Patrick M. Hunt (handwritten signature)

Judge's signature

City and state: Fort Lauderdale, FL

Hon. Patrick M. Hunt, U.S. Magistrate Judge

Printed name and title

AFFIDAVIT IN SUPPORT OF A CRIMINAL COMPLAINT

I, Brody Black, being first duly sworn, state:

AGENT BACKGROUND AND INTRODUCTION

1. I am a Special Agent with the Miami Division of the Federal Bureau of Investigation (“FBI”) and have held this position since May 2017. I am currently assigned to the FBI Miami Division’s Computer Intrusion Squad. Before becoming an FBI Special Agent, I worked for the FBI as a Computer Scientist in the Philadelphia Field Office where my job responsibilities included providing computer and forensics assistance to FBI Special Agents conducting a variety of cybercrime and other investigations. I also hold a Bachelor of Arts degree in computer science from the University of Virginia. My current responsibilities include conducting federal investigations of cyber and computer related criminal activities, including the execution of search warrants involving electronic devices, email accounts, computers, and cellular telephones.

2. This affidavit is made in support of a criminal complaint charging Jimpy **ONE**, Gousman **LEMY**, and Frantz **GUILLAUME**, Jr. *a/k/a Sandro Saintfloeur*, with conspiracy to commit money laundering, in violation of 18 U.S.C. § 1956(h), money laundering, in violation of 18 U.S.C. § 1956(a)(1)(B)(i), Bank Fraud, in violation of 18 U.S.C. § 1344, and Engaging in Transactions in Unlawful Proceeds, in violation of 18 U.S.C. § 1957. **ONE** and **GUILLAUME** are also charged with aggravated identity theft, in violation of 18 U.S.C. § 1028A and False Statements to a Financial Institution, in violation of 18 U.S.C. § 1014.

3. This affidavit is based on my personal investigation and investigation by others, including federal and local law enforcement officials whom I know to be reliable and trustworthy. The facts contained herein have been obtained by interviewing witnesses and examining

documents obtained in the course of the investigation as well as through other means. This affidavit does not include every fact known to me about this investigation, but rather only those facts sufficient to establish probable cause.

OVERVIEW OF CRIMINAL CONDUCT

4. This investigation involves defendants **ONE**, **LEMY**, and **GUILLAUME**'s involvement in laundering proceeds from a Business Email Compromise Scheme, described in further detail below. The proceeds were laundered through various shell/front companies created for the purpose of laundering illicit proceeds.

5. In or around March 2020, the Coronavirus Aid, Relief, and Economic Security ("CARES") was enacted. It was designed to provide emergency financial assistance to the millions of Americans who are suffering the economic effects caused by the COVID-19 pandemic. In or around June and July of 2020, members of this conspiracy utilized the already established shell/front companies and established or reestablished new shell/front companies, to falsely and fraudulently apply for Paycheck Protection Program ("PPP") and Economic Injury Disaster Loan ("EIDL") relief, as described in further detail below.

OVERVIEW OF DEFENDANTS

ONE

6. Jimpcy **ONE** is a resident of Broward County, Florida. **ONE** used the personal identification information, that is, the names, dates of birth, and social security numbers ("PII"), of deported aliens, to conceal his identity and the identities of his co-conspirators, and to advance his scheme to defraud. Specifically, **ONE** registered several of his shell/front companies in the names of "Y.M.H." and "G.J.E." who are real individuals who were deported from the United States, in part due to their criminal histories, between in or around 1999 and 2005. Law

enforcement confirmed that there is no record of “Y.M.H.” or “G.J.E.” returning to the United States since their deportation.

7. On or about December 19, 2019, law enforcement executed a search warrant at ONE’s residence, located in Broward County Florida. During the search, law enforcement located the PII belonging to “Y.M.H.” and “G.J.E.” Law enforcement also located a cell phone with a phone number ending in 8672.

GUILLAUME

8. Frantz **GUILLAUME** is a resident of Suffolk County, Massachusetts. **GUILLAUME** uses the alias “Sandro Saintfloer.” “Sandro Saintfloer” is not a real person. The “Sandro Saintfloer” identity, which has been used by **GUILLAUME** in both Boston, Massachusetts and in Florida, is comprised of the name “Sandro Saintfloer,” and the social security number belonging to a victim, “B.L.” On or about November 27, 2018, **GUILLAUME** used the name Sandro Saintfloer, along with a social security number ending in 4545, belonging to “B.L.” to open a shell/front company and associated bank account to launder illicit proceeds associated with the below-mentioned schemes.

LEMY

9. Gousman **LEMY** is a resident of Norfolk County, Massachusetts.

PART I.

Overview of Business Email Compromise Schemes

10. This case involves a Business Email Compromise (“BEC”) in which a U.S. based company (the “Victim Company”) received an email with fraudulent wiring instructions. The email appeared to be from a legitimate vendor company, but in truth and fact the email was from a fraudster. As a result, in March of 2019, the Victim Company unwittingly wired approximately

\$912,941.09 to a shell/front corporation controlled by **ONE**. Subsequently, the funds from this wire were dispersed to various co-conspirators' bank accounts, including accounts controlled by **LEMY** and **GUILLAUME**.

The BEC Scheme

11. On or about February 18, 2019, an employee of the Victim Company's vendor ("EVCV") opened a work email which contained a link to a false and fraudulent Office 365 login portal. After EVCV logged in, unbeknownst to EVCV, a hacker or hackers ("hackers") stole EVCV's password and gained access to EVCV's email account.

12. On or about March 21, 2019, hackers registered two domain names. One domain name was similar, but not identical to the Victim Company, and the other domain name was similar, but not identical to one of the Victim Company's vendors (the "Victim Vendor").

13. Thereafter, the hackers used their access to EVCV's email to change mailbox rules within EVCV's email account. For example, the hackers created new forwarding rules and deletion rules, among other things. In essence, the hackers used EVCV's email to set up a false and fraudulent transaction between the Victim Company and the fraudsters.

14. The Victim Company believed it was communicating with the Victim Vendor. However, the Victim Company was actually communicating with hackers. As a result of the hackers' conduct, ultimately, through a series of false and fraudulent emails, the hackers convinced the Victim Company that it was paying an invoice in the amount of \$912,941.09 to the Victim Vendor, when in truth and fact the Victim Company was wiring money to fraudsters, in violation of Title 18, United States Code, Section 1343.

15. Thereafter, in an elaborate scheme, known and unknown coconspirators,

including ONE, LEMY, and GUILLAUME, moved the Victim Company money in and amongst each other's various shell/front company bank accounts in an effort to launder the funds and conceal their scheme.

Shell/Front Companies Used to Launder Money Stolen in BEC

16. Each codefendant is linked to one or more shell/front companies that received Victim Company funds. ONE and GUILLAUME reinstated inactive Florida shell companies to use in the scheme. ONE reinstated his shell/front companies using the PII of "Y.M.H." and "G.J.E." whereas GUILLAUME reinstated his company in the name of the alias "Sandro Saintfloeur."

Defendant	Company	Entity Info
LEMY	Lgous Auto Sales LLC ("Lgous")	Lgous auto sales was registered as a used car dealership on December 19, 2017, in the State of Massachusetts. Its principal address was listed as 49 Blanchard Street #401, Lawrence, MA 01843.
ONE	Fleet Xpress LLC ("Fleet Xpress")	On September 11, 2018, Fleet Xpress was reinstated in the State of Florida. Jimpcy One was listed as the registered agent.
ONE	Apex Construction LLC ("Apex")	On October 17, 2018, Apex was reinstated in the State of Florida. "Y.M.H." was listed as the registered agent.
ONE	SE Construction Services LLC ("SE Construction")	On December 5, 2019, SE Construction was reinstated in the State of Florida. "G.J.E." was listed as the registered agent.
GUILLAUME	Columbia Construction LLC ("Columbia")	On July 6, 2018, Columbia was reinstated in the State of Florida. Sandro Saintfloeur was listed as the registered agent. Sandro Saintfloeur is associated with a false and fraudulent Florida's driver license and a fake SSN ending in 4545, belonging to victim "B.L."

Bank Accounts Used to Launder Money

Bank	ACC END	True Account Owner	Assigned to Business	Sole Signatory on Account
Citizens	4853	GUILLAUME	Columbia	"Sandro Saintfloeur"
Regions	2228	ONE	Apex	"Y.M.H."
Chase	1973	ONE	Apex	"Y.M.H."
Bank of America	2729	ONE	SE Construction	"G.J.E."
PNC	6725	ONE	Fleet Xpress	Jimpy ONE
Santander	8876	LEMY	Lgous	Gousman LEMY

Transactions

17. As outlined below, **GUILLAUME**, **LEMY**, and **ONE** laundered money obtained from the Victim Company hack by receiving money into bank accounts associated with the shell/front companies they controlled. They then further concealed the stolen funds by transferring the money out of their accounts into accounts controlled by co-conspirators.

18. Each of the transactions below involves a wire in interstate commerce. Each wire moved stolen Victim Company money from one co-conspirator's shell/front company, to another co-conspirator's shell/front company. Each transaction involved a wire in the Southern District of Florida. Each of the transactions conducted by **ONE** involved the use of another individual's identity without authorization or consent.

Approximate Date	Description of Financial Transaction
March 25, 2019	Wire transfer of approximately \$365,000 by JIMPCY ONE , from Regions Bank account ending in 2228 in the name of "Y.M.H." to a Citizens Bank account ending in 4853 in the name of Columbia Construction LLC, controlled by FRANTZ GUILLAUME JR
March 27, 2019	Wire transfer of approximately \$285,000 by FRANTZ GUILLAUME JR from Citizens Bank account ending in 4853 in the name of Columbia Construction LLC, registered to Sandro Saintfleur, to a Bank of America account ending in 2729 in the name of SE Construction Services LLC, controlled by JIMPCY ONE
March 28, 2019	Wire transfer of approximately \$93,000 by JIMPCY ONE from Bank of America account ending in 2729 in the name SE Construction Services LLC, registered to "G.J.E." to a Santander Bank account ending in 8876 in the name of LGOUS AUTO SALES, controlled by GOUSMAN LEMY
March 28, 2019	Wire transfer of approximately \$85,000 by JIMPCY ONE from Bank of America account ending in 2729 in the name SE Construction, registered to "G.J.E." to a PNC Bank account ending in 6725 in the name of FLEET XPRESS LLC, controlled by JIMPCY ONE
April 3, 2019	Wire transfer of approximately \$8,000 by GOUSMAN LEMY from Santander account ending in 8876 to a Popular Bank account ending in 4238, registered to Lamont Hilly Peterson.

19. Based on my training and experience, and the information provided in this affidavit,

I respectfully submit that there is probable cause to believe that:

- On or about March 25, 2019, in Broward County, in the Southern District of Florida, and elsewhere, **JIMPCY ONE** and **FRANTZ GUILLAUME, JR.** did knowingly conduct and attempt to conduct a financial transaction affecting interstate commerce, which financial transaction involved the proceeds of specified unlawful activity, knowing that the property involved in the financial transaction represented the proceeds of some form of unlawful activity, and knowing that the transaction was designed, in whole and in part, to conceal and disguise the nature, the location, the source, the ownership, and the control of the proceeds of specified unlawful activity. The specified unlawful activity is wire fraud, in violation of Title 18, United States Code, Section 1343. In violation of Title 18, United States Code, Sections 1956(a)(1)(B)(i) and 2.
- On or about March 27, 2019, in Broward County, in the Southern District of Florida, and elsewhere, **JIMPCY ONE** and **FRANTZ GUILLAUME, JR.** did knowingly conduct and attempt to conduct a financial transaction affecting interstate commerce, which financial transaction involved the proceeds of specified unlawful activity, knowing that the

property involved in the financial transaction represented the proceeds of some form of unlawful activity, and knowing that the transaction was designed, in whole and in part, to conceal and disguise the nature, the location, the source, the ownership, and the control of the proceeds of specified unlawful activity. The specified unlawful activity is wire fraud, in violation of Title 18, United States Code, Section 1343. In violation of Title 18, United States Code, Sections 1956(a)(1)(B)(i) and 2.

- On or about March 28, 2019, in Broward County, in the Southern District of Florida, and elsewhere, **JIMPCY ONE** and **GOUSMAN LEMY** did knowingly conduct and attempt to conduct a financial transaction affecting interstate commerce, which financial transaction involved the proceeds of specified unlawful activity, knowing that the property involved in the financial transaction represented the proceeds of some form of unlawful activity, and knowing that the transaction was designed, in whole and in part, to conceal and disguise the nature, the location, the source, the ownership, and the control of the proceeds of specified unlawful activity. The specified unlawful activity is wire fraud, in violation of Title 18, United States Code, Section 1343. In violation of Title 18, United States Code, Sections 1956(a)(1)(B)(i) and 2.
- On or about March 28, 2019, in Broward County, in the Southern District of Florida, and elsewhere, **JIMPCY ONE** did knowingly conduct and attempt to conduct a financial transaction affecting interstate commerce, which financial transaction involved the proceeds of specified unlawful activity, knowing that the property involved in the financial transaction represented the proceeds of some form of unlawful activity, and knowing that the transaction was designed, in whole and in part, to conceal and disguise the nature, the location, the source, the ownership, and the control of the proceeds of specified unlawful activity. The specified unlawful activity is wire fraud, in violation of Title 18, United States Code, Section 1343. In violation of Title 18, United States Code, Sections 1956(a)(1)(B)(i) and 2.
- On or about April 3, 2019, in Broward County, in the Southern District of Florida, and elsewhere, **JIMPCY ONE** and **FRANTZ GUILLAUME, JR.** did knowingly conduct and attempt to conduct a financial transaction affecting interstate commerce, which financial transaction involved the proceeds of specified unlawful activity, knowing that the property involved in the financial transaction represented the proceeds of some form of unlawful activity, and knowing that the transaction was designed, in whole and in part, to conceal and disguise the nature, the location, the source, the ownership, and the control of the proceeds of specified unlawful activity. The specified unlawful activity is wire fraud, in violation of Title 18, United States Code, Section 1343. In violation of Title 18, United States Code, Sections 1956(a)(1)(B)(i) and 2.

20. Continuing through July, 2020, **ONE**, **LEMY**, and **GUILLAUME** used their shell/front companies to launder illicitly obtained proceeds. Specifically, **ONE**, **LEMY**, and **GUILLAUME** used their shell/front companies to make false and fraudulent applications

for PPP and EIDL relief, and to subsequently launder the illicitly obtained proceeds from the false and fraudulent PPP and EIDL loans.

PART 2

Overview of the PPP and EIDL Loans

21. As noted above, the CARES Act is a federal law enacted in or around March 2020 designed to provide emergency financial assistance to the millions of Americans who are suffering the economic effects caused by the COVID-19 pandemic. One source of relief provided by the CARES Act was the PPP, the authorization of up to \$349 billion in forgivable loans to small businesses for job retention and certain other expenses. In or around April 2020, Congress authorized over \$300 billion in additional PPP funding.

22. In order to obtain a PPP loan, a qualifying business had to submit a PPP loan application. The loan application had to be signed by an authorized representative of the business. The PPP loan application required the business (through its authorized representative) to acknowledge the program rules and make certain affirmative certifications in order to be eligible to obtain the PPP loan. In the PPP loan application, the small business (through its authorized representative) had to state, among other things, its: (a) average monthly payroll expenses; and (b) number of employees. These figures were used to calculate the amount of money the small business was eligible to receive under the PPP. In addition, businesses applying for a PPP loan had to provide documentation to the lending institution showing their payroll expenses; typically, businesses would supply documents showing the amount of payroll taxes reported to the Internal Revenue Service (“IRS”).

23. A PPP loan application had to be processed by a participating lender. If a participating lender approved a PPP loan application, the participating lender funded the PPP loan

using its own monies, which were 100% guaranteed by Small Business Administration (“SBA”). Data from the application, including information about the borrower, the total amount of the loan, and the listed number of employees, was transmitted by the lender to the SBA in the course of processing the loan. In the ordinary course of providing the loan guaranty, neither the SBA nor any other government agency checked IRS records to confirm that the applicant had paid the payroll taxes represented in the PPP applications.

24. PPP loan proceeds had to be used by the business on certain permissible expenses—payroll costs, interest on mortgages, rent, and utilities. The PPP allowed the interest and principal on the PPP loan to be entirely forgiven if the business spent the loan proceeds on these approved expense items within a designated period of time after receiving the proceeds and used a certain amount of the PPP loan proceeds on payroll expenses.

25. The EIDL program is a U.S. Small Business Administration (“SBA”) program that provides low-interest financing to small businesses, renters, and homeowners in regions affected by declared disasters.

26. The CARES Act also authorized the SBA to provide EIDLs of up to \$2 million to eligible small businesses experiencing substantial financial disruption due to the COVID-19 pandemic. In addition, the CARES Act authorized the SBA to issue advances of up to \$10,000 to small businesses within three days of applying for an EIDL. The amount of the advance was determined by the number of employees the applicant certified having in the company. The advances do not have to be repaid by the receiving companies.

27. In order to obtain an EIDL, a qualifying business must submit an application to the SBA and provide information about its operations, such as the number of employees, gross revenues for the 12-month period preceding the disaster, and cost of goods sold in the 12-month

period preceding the disaster. In the case of EIDLs for COVID-19 relief, the 12-month period was that preceding January 31, 2020. The applicant must also certify that all of the information in the application is true and correct to the best of the applicant's knowledge.

28. Applicants for EIDL assistance submit their applications directly to the SBA, and the applications are processed by the agency with support from a government contractor, Rapid Finance. The amount of the loan is determined based, in part, on the information provided by the applicant about employment, revenue, and cost of goods of the company, as described above. SBA directly issues any funds issued under an EIDL to the applicant company. A company can use EIDL funds for payroll expenses, sick leave, production costs, and business obligations, such as debts, rent, and mortgage payments. If the applicant also obtains a loan under the PPP, the applicant company cannot use EIDL funds for the same purpose as the PPP funds.

Loan Applications Submitted by ONE, LEMY, and GUILLAUME

29. As part of the investigation, law enforcement determined that **ONE** used two Internet Protocol addresses ("IP Address"), among others, to advance this fraud scheme:

- IP address 207.222.37.162 is associated with a business center located in Weston, Florida (the "Weston IP"); and
- IP address 134.56.250.31 is associated with **ONE's** residence, located in Broward, Florida (the "ONE IP").

30. Law enforcement learned that **ONE** used the Weston IP to falsely and fraudulently apply for EIDL relief for his shell/front company, Fleet Xpress. Law enforcement also learned that **LEMY** used the Weston IP to falsely and fraudulently apply for EIDL relief for his shell/ front company Lgous, as well as the shell/ front company Auto Sales of Florida, LCC ("ASF"). Furthermore, law enforcement learned that **GUILLAUME** used the **ONE** IP address to apply for

false and fraudulent PPP relief for his shell/front company Five Star Appraisal Services (“Five Star”). Law enforcement learned that additional companies controlled by the defendants were also used to apply for and receive false and fraudulent PPP/EIDL relief.

31. As a result, the United States is investigating fraudulent PPP and EIDL applications submitted by **ONE**, **LEMY**, and **GUILLAUME** to approved lenders and/or directly to SBA. Based on the investigation, law enforcement learned that **ONE**, **LEMY**, and **GUILLAUME** received the following payments into accounts in the names of various shell/front companies (the “Target Companies”):

- a. **ONE** received approximately \$880,500 in PPP and EIDL funds into accounts in the names of two companies: The L.A.B.oratory Orlando LLC (“LAB”) and Technology Intelligence LLC (“TECH INTEL”)¹;
- b. **LEMY** received approximately \$714,626 in PPP and EIDL funds into accounts in the names of two companies: ASF and Lgous; and,
- c. **GUILLAUME** received approximately \$438,080 in PPP funds into an account in the name of the company Five Star.

32. The U.S. government intended that these funds would be used to pay employees of the aforementioned companies and/or to pay business operating costs. However, the investigation has revealed that these companies have no employees and that these companies have no legitimate operating expenses. More specifically, bank records from these companies show that the companies paid no payroll expenses during this period. Instead of funding payroll, a review of bank records belonging to **ONE**, **LEMY**, and **GUILLAUME** revealed that the defendants moved these illicit funds amongst accounts controlled by the defendants, seemingly in an effort to conceal

¹ Law enforcement is awaiting additional documents for the loan involving Fleet Xpress.

the source of these funds. Furthermore, **LEMY** and **GUILLAUME** used a portion of the illicit proceeds to fund their own personal expenses.

33. The website for the Florida State Division of Corporations (<https://dos.myflorida.com/sunbiz/>) lists the following information for each of the companies:

Entity Name	Principal Address	Status as of this Filing	Registered Agent
THE L.A.B.ORATORY ORLANDO LLC EIN 81-4383113	18503 Pines Blvd Suite 310 Pembroke Pines, FL 33029	Active – Reinstatement filed 01/02/2019	“G.J.E.”
TECHNOLOGY INTELLIGENCE LLC EIN 83-3065424	515 E Las Olas Blvd Suite 120 Fort Lauderdale, FL 33301	Active Reinstatement filed 01/08/2019	“G.J.E.”
AUTO SALES OF FLORIDA EIN 83-1864005	1931 NW 150 th Ave Suite 235 Pembroke Pines, FL 33028	Active Reinstatement filed 09/11/2018	GOUSMAN LEMY

34. The following companies are registered outside of the State of Florida. However each applied for PPP/EIDL relief in the State of Florida:

Entity Name	Principal Address	Status as of this Filing	Registered Agent
LGOUS AUTO SALES EIN 11-3825801	49 Blanchard Street Ste 401, Lawrence, MA 01843	Unknown	GOUSMAN LEMY
FIVE STAR APPRAISAL EIN 27-2089490	29 Hills Road Hyde Park, MA 02136	Active Registered 7/10/2017	FRANTZ GUILLAUME

35. As previously stated, **ONE** is using the PII of “G.J.E.” to open shell/front companies and associated bank accounts for the purpose of laundering proceeds from illicit fraud schemes. Additionally, the phone number on the loan applications for LAB and TECH INTEL was

954-451-8672. As noted above, during the execution of a search warrant at ONE's residence in December 2019, law enforcement seized a cell phone with the phone number ending in 8672. Additionally, the email addresses listed for LAB and TECH INTEL were accessed by IP addresses utilized by ONE.

36. Law enforcement conducted an Internet search for each of the Target Companies, and found no record of any operating websites.

37. The Florida Department of Revenue requires employers to report records of wages paid to employees by Florida corporations. The Florida Department of Revenue had no record of wage information paid to employees of the Target Companies from the first quarter of 2018 through the first quarter of 2020.

A. The Lending Bank

38. Bank A is a financial institution federally insured by the Federal Deposit Insurance Corporation ("FDIC"). Bank A is based in Salt Lake City, Utah. Bank A participated in the SBA's PPP as a lender and, as such, was authorized to lend funds to eligible borrowers under the terms of the PPP. Bank A was the authorized lender of funds to Five Star and LAB.

B. EIDL and PPP Loan Applications Submitted

39. The government has obtained, and I have reviewed, copies of loan applications that were submitted by LEMY, GUILLAUME, and ONE using the PII of "G.J.E." for the aforementioned loans. The loans were funded as follows:

PPP Loan Application Information

Loan #	Applicant	Entity/ Application Date	# of Emp. Claimed	Amount Sought/ Claimed Average Monthly Payroll	Amount Disbursed / Account	Date Deposited
"A" #64463778 -08	GUILLAUME	FIVE STAR 6/1/20	10	\$ 438,090 / \$175,236	\$438,090/ JPMC 1868	6/3/20
"B" #16403079 -08	LEMY	LGOUS 6/10/20	4	Pending	\$296,926/ JMPC 1199	6/15/20
"C" #90847179 -07	ONE using PII of "G.J.E."	LAB 6/19/20	13	\$575,000 / \$230,000	\$575,000 JPMC 1882	6/22/20

EIDL Loan Application Information

Loan #	Applicant	Entity/ Application Date	# of Emp. Claimed	Amount Disbursed/ Bank	Date Deposited
"D" #79061579- 06	LEMY	ASF 5/21/20	5	\$141,100 JPMC ending in 7317	6/19/20
"E" #96068879- 10	LEMY	LGOUS 6/17/20	4	\$133,300 JPMC ending in 1199	6/24/20
"F" #78509680- 05	ONE using PII of "G.J.E."	LAB 06/24/20	13	\$145,600 JPMC ending in 1882	7/8/20
"G" #78987380- 05	ONE using PII of "G.J.E."	TECH INTEL 6/24/20	15	\$139,900 JPMC ending in 8801	7/8/20

40. The total amount of PPP and EIDL funds dispersed to the Target Companies is approximately \$1,869,916.

41. On each loan application, **LEMY** and **GUILLAUME** identified themselves as the manager and authorized representative of the applicant businesses. Similarly, **ONE** listed “G.J.E.” as the manager and authorized representative of the applicant businesses for LAB and Tech Intel. **LEMY** and **GUILLAUME** signed and submitted their applications electronically through their online accounts. **ONE** signed the name “G.J.E.” to loan applications for LAB and Tech Intel and submitted those applications electronically through their online accounts.

C. Disbursement of Loan Proceeds and Movement of Funds

42. Between June and July of 2020, loan applications were approved and funds were dispersed, as illustrated by the above tables, titled PPP Loan Application Information and EIDL Loan Application Information. Subsequently, funds were moved as follows:

Date	Sending Account	Receiving Account	Amount
June 16, 2020	LGOUS JPMC 1199	Lemy JPMC 0161	\$1,500
June 16, 2020	LGOUS JPMC 1199	Lemy JPMC 8516	\$10,000
June 17, 2020	LGOUS JPMC 1199	Lemy JPMC 0161	\$2,000
June 18, 2020	LGOUS JPMC 1199	Lemy JPMC 0161	\$10,000
June 18, 2020	LGOUS JPMC 1199	Lemy JPMC 8516	\$40,000
June 22, 2020	LGOUS JPMC 1199	Lemy JPMC 8516	\$20,000
June 24, 2020	LGOUS JPMC 1199	Lemy JPMC 0161	\$10,000
June 29, 2020	LGOUS JPMC 1199	Fleet Xpress / SPCU 7903	\$22,000
June 29, 2020	LGOUS JPMC 1199	ASF JPMC 7317	\$3,000
July 2, 2020	LGOUS JPMC 1199	ASF JPMC 7317	\$10,000
July 6, 2020	LGOUS JPMC 1199	Lemy JPMC 8516	\$60,000
July 21, 2020	TECH INTEL JPMC 8801	ATM Withdraw	\$200
July 21, 2020	TECH INTEL JPMC 8801	LGOUS Regions 5690	\$35,000
July 21, 2020	LAB JPMC 1882	ATM Withdraw	\$500
July 22, 2020	TECH INTEL JPMC 8801	LGOUS JPMC 1199	\$75,000
July 23, 2020	TECH INTEL JPMC 8801	Virtual Office Payment	\$99
July 23, 2020	LAB JPMC 1882	LGOUS JPMC 1199	\$175,000
July 23, 2020	LAB JPMC 1882	ASF JPMC 7317	\$225,000
July 24, 2020	ASF 7317	FIVE STAR JPMC 1868	\$31,860

43. The current balance of the **TARGET ACCOUNTS** are as follows:

Date	Account	Amount	Balance at Time of Disbursement	Current Balance
July 23, 2020	TARGET ACCOUNT 1 / LAB JPMC 1882	\$720,600.00	\$100.00	\$505,200.00
July 23, 2020	TARGET ACCOUNT 2 / TECH INTEL JPMC 8801	\$139,900.00	\$0.00	\$39,576.00
July 24, 2020	TARGET ACCOUNT 3 / ASF JPMC 7317	\$141,100.00	\$132,908.38	\$370,367.35
July 28, 2020	TARGET ACCOUNT 4 / LGOUS JPMC 1199	\$430,226.00	\$8,500.00	\$342,949.75
July 30, 2020	TARGET ACCOUNT 5 / FIVE STAR JPMC 1868	\$438,090.00	\$100.00	\$214,511.14
July 16, 2020	TARGET ACCOUNT 6 / Lemy JPMC 8516	\$130,000*	n/a	\$123,320.48
July 28, 2020	TARGET ACCOUNT 7 / Lemy JPMC 0161	\$23,500*	n/a	\$8,952.22

*Amount received from other Target Accounts

44. There have been no repayments on the PPP loans.

D. False Statements on EIDL and PPP Applications

45. **ONE, LEMY, and GUILLAUME** made a number of false representations on their loan applications. First, **ONE, LEMY, and GUILLAUME** made false representations regarding the number of employees and monthly payroll.

46. A review of federal government records indicated there were no W-2s or 1099s, issued by the Target Companies.

47. A review of bank accounts associated with Lgous revealed no indication of legitimate business income. Furthermore, the Lgous shell/front company received over \$300,000 in deposits from the BEC scheme.

48. A review of the target accounts owned by **ONE**, under the name "G.J.E.," demonstrated that the funds in those accounts contained only illicit funds obtained through false and fraudulent EIDL and/or PPP applications. A review of the other target accounts showed withdrawals consisting of mostly personal expenses, such as payments to Wal-Mart, Uber Eats,

DoorDash, and Cash App transactions, or transfers of funds to other co-conspirators. Additionally, representations made by defendants regarding revenue of the Target Companies appear inconsistent with bank records for the Target Companies.

49. Moreover, **ONE, LEMY, and GUILLAUME** made a number of false statements relating to the use of the PPP funds in their loan applications. For example, **ONE, LEMY, and GUILLAUME** electronically certified that:

All SBA loan proceeds will be used only for business-related purposes as specified in the loan application and consistent with the Paycheck Protection Program Rule....

The funds will be used to retain workers and maintain payroll or make mortgage payments, lease payments, and utility payments; as specified under the Paycheck Protection Program Rule; I understand that if the funds are knowingly used for unauthorized purposes, the federal government may hold me legally liable, such as for charges of fraud....

These statements were knowingly false when made because **ONE, LEMY, and GUILLAUME** never had the payroll obligations that they claimed to have, and they immediately diverted loan proceeds for unauthorized uses.

50. Furthermore, **ONE** used the name and social security number belonging to "G.J.E." to falsely and frequently apply for each of the loans in that name.

Conclusion

51. Based on my training and experience, and the information provided in this affidavit, I respectfully submit that there is probable cause to believe that:

- On or about June 1, 2020, in the Southern District of Florida and elsewhere, the defendant, FRANTZ GUILLAUME, did knowingly make a false statement and report for the purpose of influencing the action of a financial institution whose deposits are insured by the Federal Deposit Insurance Corporation in connection with a loan application, in that the defendant falsely represented on his application for a PPP loan to Bank A that he had average monthly payroll for his company Five Star Appraisal Services of approximately \$175,236, in violation of Title 18, United States Code, Section 1014.

- On or about June 1, 2020, in the Southern District of Florida and elsewhere, the defendant, FRANTZ GUILLAUME, did knowingly, and with intent to defraud, execute and attempt to execute, and cause the execution of, a scheme and artifice to defraud one or more financial institutions, which scheme and artifice employed a material falsehood, and did knowingly, and with intent to defraud, execute, and attempt to execute, and cause the execution of, a scheme and artifice to obtain any of the moneys and funds owned by, and under the custody and control of Bank A, by means of false and fraudulent pretenses, representations, and promises relating to a material fact, that is, by causing Bank A to deposit \$438,090 into an account controlled by the defendant, in violation of Title 18, United States Code, Section 1344.
- On or about June 10, 2020, in the Southern District of Florida and elsewhere, the defendant, GOUSMAN LEMY, did knowingly, and with intent to defraud, execute and attempt to execute, and cause the execution of, a scheme and artifice to defraud one or more financial institutions, which scheme and artifice employed a material falsehood, and did knowingly, and with intent to defraud, execute, and attempt to execute, and cause the execution of, a scheme and artifice to obtain any of the moneys and funds owned by, and under the custody and control of Bank A, by means of false and fraudulent pretenses, representations, and promises relating to a material fact, that is, by causing Bank A to deposit \$296,926 into an account controlled by the defendant, in violation of Title 18, United States Code, Section 1344.
- On or about June 19, 2020, in the Southern District of Florida and elsewhere, the defendant, JIMPCY ONE, did knowingly make a false statement and report for the purpose of influencing the action of a financial institution whose deposits are insured by the Federal Deposit Insurance Corporation in connection with a loan application, in that the defendant falsely represented on his application for a PPP loan to Bank A that he had average monthly payroll for his company THE L.A.B.ORATORY ORLANDO LLC of approximately \$230,000, in violation of Title 18, United States Code, Section 1014.

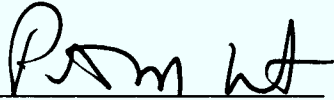
- On or about June 19, 2020, in the Southern District of Florida and elsewhere, the defendant, JIMPCY ONE, did knowingly, and with intent to defraud, execute and attempt to execute, and cause the execution of, a scheme and artifice to defraud one or more financial institutions, which scheme and artifice employed a material falsehood, and did knowingly, and with intent to defraud, execute, and attempt to execute, and cause the execution of, a scheme and artifice to obtain any of the moneys and funds owned by, and under the custody and control of Bank A, by means of false and fraudulent pretenses, representations, and promises relating to a material fact, that is, by causing Bank A to deposit \$575,000 into an account controlled by the defendant, in violation of Title 18, United States Code, Section 1344.

FURTHER YOUR AFFIANT SAYETH NAUGHT.



Special Agent Brody Black
Federal Bureau of Investigation

Sworn to and subscribed before me this 5th day of August, 2020.



Honorable Patrick M. Hunt
United States Magistrate Judge