

UNITED STATES DISTRICT COURT
DISTRICT OF NEW JERSEY

UNITED STATES OF AMERICA : Hon.
v. : Criminal No.: 11-
SUNG-SIL JOH, : Title 18, United States Code,
a/k/a "Jenny" : Sections 371, 1028A, 1349,
and 2

I N F O R M A T I O N

The defendant having waived in open court prosecution by Indictment, the United States Attorney for the District of New Jersey charges:

COUNT ONE
(Conspiracy to Unlawfully Produce Identity Documents
and False Identification Documents)

Introduction

1. At all times relevant to this Information:
 - a. A criminal enterprise operated in Bergen County, New Jersey and elsewhere that engaged in identity theft and financial fraud (hereinafter the "Criminal Enterprise").
 - b. Co-Conspirator S.H.P., an individual not named as a defendant herein, was the leader of the Criminal Enterprise.
 - c. Co-Conspirator H.J.Y., a resident of Bergen County, New Jersey, was the second-in-command of the Criminal Enterprise.
 - d. Defendant SUNG-SIL JOH, a resident of Palisades Park, New Jersey, was a member of the Criminal Enterprise.

e. Co-Conspirator D.W.K., a resident of Flushing, New York, was an illegal document broker who obtained and sold to the Criminal Enterprise genuinely issued social security cards.

f. Co-Conspirator S.H.N., a resident of Flushing, New York, was an illegal document broker who made and sold to the Criminal Enterprise counterfeit driver's licenses.

g. Co-Conspirator R.S.K., a resident of Fort Lee, New Jersey, was the owner/operator of Shin Yong Consulting, LLC, d/b/a "Shin Hwa Consulting" (hereinafter "Shin Hwa"), a purported financial consulting business located in Palisades Park, New Jersey. Co-Conspirator R.S.K. engaged in the fraudulent "build up" of credit scores and credit histories, as described in Paragraph 3 below.

h. Co-Conspirator H.S.C., a resident of North Bergen, New Jersey, was an owner/operator Shin Hwa and a partner with Co-Conspirator R.S.K. Co-Conspirator H.S.C., engaged in the fraudulent "build up" of credit scores and credit histories, as described in Paragraph 3 below.

i. Financial institutions provided members of the public with banking and financial services, including establishing check and savings accounts and issuing credit and debit cards, lines of credit and loans, and various companies and retail stores issued card cards to customers (hereinafter collectively the "Corporate Victims").

Overview of the Criminal Enterprise

Fraudulently Obtaining, Selling, and Producing Genuine and Counterfeit Identity Documents

2. The Criminal Enterprise fraudulently obtained and sold social security cards to customers (hereinafter "Customer" or "Customers"). These social security cards typically began with the prefix "586," which prefix the United States government typically used on social security cards issued to individuals, usually from China, who worked in American territories. The Criminal Enterprise and its Customers, who were primarily of Korean ethnicity, used the "586" social security cards, bearing names of Chinese ethnicity, either to obtain genuine but fraudulently issued identity documents, such as identity cards and driver's licenses, or produce counterfeit driver's licenses (hereinafter collectively the "Fraudulent Identity" or "Fraudulent Identities").

The Fraudulent Credit Build Up Phase

3. Because the Fraudulent Identities had no corresponding credit histories or credit scores, the Criminal Enterprise engaged in the fraudulent "build up" of the credit scores and the creation of bogus credit histories for the identities. This credit "build up" was accomplished by various co-conspirators of the Criminal Enterprise, referred to as "Build Up Teams." These Build Up Teams, knowing they would be used to commit financial fraud, attached the Fraudulently Identities

(e.g., Chinese name, "586" social security number, and date of birth) to the Build Up Teams personal credit card accounts, or the credit card accounts of others, such as family members and friends. By attaching the Fraudulent Identities to these credit card accounts, the Build Up Teams established credit histories and obtained perfect or near perfect credit scores for the Fraudulent Identities. As part of this build up process, the Build Up Teams made false representations to credit card companies, such as providing false addresses for the Fraudulent Identities. The Corporate Victims relied on these credit histories and scores when deciding whether or not to issue credit cards or loans to prospective applicants and to ensure the bona fides of the applicants. The Criminal Enterprise charged Customers a fee of between approximately \$5,000 and \$7,000 for each Fraudulent Identity and corresponding credit build up, and the Criminal Enterprise paid cash to the Build Up Teams for each Fraudulent Identity attached to a credit card account.

Credit Card Bust-Out ("Kkang") and Bank Fraud ("Check Jobs")

4. After providing the Customer with a Fraudulent Identity with a perfect or near perfect credit score, the Criminal Enterprise directed, coached, and assisted the Customers to use the Fraudulent Identities to open bank accounts (hereinafter the "Fraudulent Bank Accounts") and apply for credit cards and loans for the purpose of committing fraud.

Credit Card Bust Out ("Kkang")

5. To obtain cash, the Criminal Enterprise charged or "swiped" the fraudulently obtained credit cards through credit card terminals possessed by wholly fictitious shell companies or other merchants (hereinafter "Collusive Merchants"). After the funds from these charges were electronically wired into bank accounts controlled by the Collusive Merchants, the cash was withdrawn and shared among the various co-conspirators, including the Customers. In other instances, members of the Criminal Enterprise, together with the Customers, used the fraudulently obtained credit cards to purchase high-end merchandise and to obtain gift cards. After making these charges, the Criminal Enterprise used the Fraudulent Bank Accounts to make payments toward these credit card charges. These payments, however, were sham payments made with insufficient funds. After the Corporate Victims received these payments but before discovering the fraudulent nature of the payments, the Corporate Victims credited the credit card accounts, thereby allowing members of the Criminal Enterprise to make additional charges on these fraudulently obtained credit cards. Members of the Criminal Enterprise referred to this practice as "kkang."

Bank Fraud ("Check Jobs")

6. The Criminal Enterprise also profited through bank fraud. Members of the Criminal Enterprise wrote hundreds of worthless checks. These bogus checks were drawn on Fraudulent Bank Accounts and then mailed and given to other co-conspirators. These co-conspirators, who often were in others states with different time zones, then deposited these worthless checks into other Fraudulent Bank Accounts. Thereafter, members of the Criminal Enterprise located in Bergen County, New Jersey and elsewhere, withdrew money from these accounts before the banks determined that the checks were fraudulent. Members of the Criminal Enterprise referred to this practice as "check jobs."

The Conspiracy

7. From in or about mid-2008 through on or about September 15, 2010, in Bergen County, in the District of New Jersey, and elsewhere, defendant

SUNG-SIL JOH,
a/k/a "Jenny,"

knowingly and intentionally conspired and agreed with Co-Conspirator S.H.P., Co-Conspirator H.J.Y., Co-Conspirator D.W.K., Co-Conspirator S.H.N., Co-Conspirator R.S.K., and others to commit an offense against the United States, namely, unlawfully producing identification documents and false identification documents, in and affecting interstate commerce, contrary to Title 18, United States Code, Sections 1028(a)(1) and 1028(c)(3)(A).

Object of the Conspiracy

8. The object of the conspiracy was for defendant SUNG-SIL JOH, a/k/a "Jenny," and Co-Conspirator S.H.P., Co-Conspirator H.J.Y., Co-Conspirator D.W.K., Co-Conspirator R.S.K., and their co-conspirators to unlawfully obtain, transfer, and produce (a) genuine but fraudulently issued identification cards and driver's licenses from various states; and (b) counterfeit driver's licenses.

Manner and Means of the Conspiracy

9. It was part of the conspiracy that Co-Conspirator S.H.P. recruited Customers by advertising in Korean newspapers.

10. It was further part of the conspiracy that Co-Conspirator S.H.P. and Co-Conspirator H.J.Y. obtained and sold "586" social security cards to Customers, which social security cards they obtained from Co-Conspirator D.W.K. and others.

11. It was further part of the conspiracy that members of the Criminal Enterprise escorted hundreds of Customers to various states to fraudulently obtain identification cards and driver's licenses using the "586" social security cards and other fraudulent documents.

12. It was further part of the conspiracy that Co-Conspirator S.H.P. and Co-Conspirator H.J.Y. procured from various fraudulent document makers, including Co-Conspirator S.H.N., counterfeit driver's licenses and sold them to the Customers.

13. It was further part of the conspiracy that defendant SUNG-SIL JOH, a/k/a "Jenny," obtained Fraudulent Identities from the Criminal Enterprise for the purpose of committing fraud.

Overt Acts

14. In furtherance of the conspiracy and in order to effect the object thereof, defendant SUNG-SIL JOH, a/k/a "Jenny," and her co-conspirators committed and caused to be committed the following overt acts, among others, in the District of New Jersey and elsewhere:

a. On or before October 27, 2008, Co-Conspirator D.W.K. escorted defendant SUNG-SIL JOH, a/k/a "Jenny," from Bergen County, New Jersey to an office of the Illinois Department of Motor Vehicles ("IDMV"), Chicago, Illinois for the purpose of fraudulently obtaining an identification card.

b. On or about October 27, 2008, defendant SUNG-SIL JOH, a/k/a "Jenny," using a "586" social security number belonging to a person with the initials Z.F., an actual person, fraudulently obtained an Illinois identification card in the name of Z.F. (hereinafter the "Z.F. Identity").

c. In or around early 2009, Co-Conspirator R.S.K. gave defendant SUNG-SIL JOH, a/k/a "Jenny," a credit card in the name of a person with the initials M.L., an actual person who was assigned a "586" social security number (hereinafter the "M.L. Identity").

d. In or around late 2009, Co-Conspirator R.S.K. gave defendant SUNG-SIL JOH, a/k/a "Jenny," a "586" social security card belonging to a person with the initials Z.Y.J., an actual person (hereinafter the "Z.Y.J. Identity").

e. In or about late 2009, Co-Conspirator S.H.P. and Co-Conspirator S.H.N. sold defendant SUNG-SIL JOH, a/k/a "Jenny," a social security card in the name of "J.C.," an actual person of Korean descent, and a corresponding counterfeit Nevada driver's license (hereinafter the "J.C. Identity").

f. In or around early 2010, defendant SUNG-SIL JOH, a/k/a "Jenny," purchased a counterfeit Nevada driver's license in name of Z.Y.J. through Co-Conspirator S.H.N.

All in violation of Title 18, United States Code, Section 371.

COUNT TWO
(Conspiracy to Commit Wire Fraud Affecting
Financial Institutions and Bank Fraud)

1. The allegations set forth in Paragraphs 1 through 6 and 8 through 14 of Count One of this Information are hereby realleged as if fully set forth herein.

2. At all times relevant to Count Two of this Information, each bank referred to herein was a "financial institution," as that term is defined in Title 18, United States Code, Section 20.

The Conspiracy

3. From in or about mid-2008 through on or about September 15, 2010, in Bergen County, in the District of New Jersey, and elsewhere, defendant

SUNG-SIL JOH,
a/k/a "Jenny,"

knowingly and intentionally conspired and agreed with Co-Conspirator S.H.P., Co-Conspirator H.J.Y., Co-Conspirator D.W.K., Co-Conspirator S.H.N., Co-Conspirator R.S.K., Co-Conspirator H.S.C., and others to:

a. devise a scheme and artifice to defraud the Corporate Victims, and to obtain money and property, by means of materially false and fraudulent pretenses, representations, and promises, and for the purpose of executing the scheme and artifice to defraud, to transmit and cause to be transmitted, by means of wire communication in interstate and foreign commerce,

certain writings, signs, signals, pictures, and sounds, affecting financial institutions, contrary to Title 18, United States Code, Section 1343; and

b. execute a scheme and artifice to defraud financial institutions, and to obtain money, funds, and assets owned by and under the custody and control thereof, by means of false and fraudulent pretenses, representations, and promises, contrary to Title 18, United States Code, Section 1344.

Object of the Conspiracy

4. The object of the conspiracy was for defendant SUNG-SIL JOH, a/k/a "Jenny," and Co-Conspirator S.H.P., Co-Conspirator H.J.Y., Co-Conspirator D.W.K., Co-Conspirator S.H.N., Co-Conspirator R.S.K., Co-Conspirator H.S.C., and their co-conspirators to enrich themselves by fraudulently obtaining in excess of \$4 million from the Corporate Victims to which they were not entitled.

Manner and Means of the Conspiracy

5. It was part of the conspiracy that after the Customers obtained their Fraudulent Identities through the Criminal Enterprise, as described on Count One of this Information, the Criminal Enterprise paid cash to the Build Up Teams, including Co-Conspirator R.S.K. and Co-Conspirator H.S.C., to fraudulently build the credit scores and establish credit histories related to the Fraudulent Identities. At various times, defendant SUNG-SIL JOH, a/k/a "Jenny," delivered names,

"586" social security numbers, dates of birth, and cash from the Criminal Enterprise to Co-Conspirator R.S.K. and Co-Conspirator H.S.C. for the purpose of fraudulently building the credit scores and establishing credit histories for Fraudulent Identities.

6. It was further part of the conspiracy that the Build Up Teams, including Co-Conspirator R.S.K. and Co-Conspirator H.S.C., using telephones and other forms of wire communications in interstate commerce, added the Fraudulent Identities, as authorized users, to their credit card accounts and the credit card accounts of other Build Up Teams.

7. It was further part of the conspiracy that Co-Conspirator S.H.P. and Co-Conspirator H.J.Y. directed and assisted Customers to apply for and obtain credit cards, lines of credit, and loans, including commercial and automobile loans, and to establish Fraudulent Bank Accounts. At various times, defendant SUNG-SIL JOH, a/k/a "Jenny," escorted Customers to banks and retails stores to assist them use the Fraudulent Identities to open bank accounts and obtain credit cards.

8. It was further part of the conspiracy that SUNG-SIL JOH, a/k/a "Jenny," and her co-conspirators profited by engaging in k Kang and check jobs, as described in Paragraphs 4 through 6 above of Count One, resulting in over \$4 million in financial losses to the Corporate Victims.

All in violation of Title 18, United States Code, Section 1349.

COUNT THREE
(Aggravated Identity Theft)

1. The allegations set forth in Paragraphs 1 through 6 and 8 through 14 of Count One and Paragraphs 2 and 4 through 8 of Count Two of this Information are hereby realleged as if fully set forth herein.

The Charge

2. From in or about mid-2008 through on or about September 15, 2010, in Bergen County, in the District of New Jersey, and elsewhere, defendant

SUNG-SIL JOH,
a/k/a "Jenny,"

knowingly transferred, possessed, and used, without lawful authority, the means of identification of other persons, namely, Z.F., M.L., Z.Y.J., and J.C., during and in relation to violations of federal law, namely, credit card fraud (18 U.S.C. § 1029), mail fraud (18 U.S.C. § 1341), wire fraud (18 U.S.C. § 1343), and bank fraud (18 U.S.C. § 1344).

In violation of Title 18, United States Code, Section 1028A and Section 2.



PAUL J. FISHMAN
United States Attorney

CASE NUMBER: _____

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

UNITED STATES OF AMERICA

v.

**SUNG-SIL JOH,
a/k/a "Jenny"**

INFORMATION FOR

Title 18, United States Code, Sections 371, 1349, 1028A, and 2

PAUL J. FISHMAN

U.S. ATTORNEY NEWARK, NEW JERSEY

ANTHONY MOSCATO
ASSISTANT U.S. ATTORNEY
NEWARK, NEW JERSEY
973-645-2752
