

UNITED STATES DISTRICT COURT
EASTERN DISTRICT OF MICHIGAN
SOUTHERN DIVISION

UNITED STATES OF AMERICA,

Plaintiff,

v.

D-1 DEANGELO JACKSON-
PORTWOOD,
D-2 ANTON GREENWOOD,
D-3 ADARTHA TILLMAN,
D-4 TIMOTHY BOYLE,
D-5 TYRONE BOYLE,
D-6 CHRISTOPHER LINDSAY,
D-7 TAUREAN DAVIS,
D-8 MAURICE BROWN-
PORTWOOD,

Defendants.

Case: 5:23-cr-20253
Judge: Levy, Judith E.
MJ: Grand, David R.
Filed: 04-26-2023
INDI USA VS SEALED MATTER (DP)

Violations: 18 U.S.C. § 1349
18 U.S.C. § 1028A
18 U.S.C. § 2

INDICTMENT

THE GRAND JURY CHARGES THAT:

GENERAL ALLEGATIONS

At times relevant to this Indictment:

Pandemic Unemployment Insurance Relief

1. The Social Security Act of 1935 initiated the federal and state unemployment insurance (UI) system. The system provides benefits to individuals who are unemployed for reasons beyond their control. The purpose of the UI system is twofold: first, to lessen the effects of unemployment through cash payments made

directly to laid-off workers, and second, to ensure that life necessities are met on a weekly basis while the worker seeks employment. In Michigan, the UI system is administered by the Michigan Unemployment Insurance Agency (MUIA), which is part of the Michigan's Department of Labor and Economic Opportunity. Other States administer their UI programs through similar state-run agencies. Regardless of state, the U.S. Department of Labor funds each of the respective state agency's administrative costs, including salaries, office expenses, and computer equipment.

2. State unemployment systems and benefits are largely financed by taxes on private employers located in that state. When state unemployment benefits are exhausted, they may be supplemented by federal funds appropriated by the U.S. Department of Labor. At times relevant to this indictment, the federal government was providing significant supplemental benefits to the states as a result of the COVID-19 pandemic.
3. Beginning in or about March 2020 and continuing through approximately September 2021, the Families First Coronavirus Response Act (FFCRA); Coronavirus Aid, Relief, and Economic Security (CARES) Act; and American Rescue Plan Act of 2021 (ARPA) created federal programs that allowed for the significant outlay of federal funds flowing to and through the states to offset the historic need for unemployment benefits by the American workforce, including

in the State of Michigan and in the Eastern District of Michigan. Collectively, these benefits are often referred to as Pandemic Unemployment Assistance (PUA).

4. Normally, in the absence of fraud, an unemployed worker initiates an UI claim in person, over the telephone, or on the Internet. The overwhelming majority of UI claims are filed online through a state website. In order to be eligible for UI benefits, the worker must demonstrate a certain level of earnings in several quarters immediately preceding the application. The amount of unemployment benefits that a UI claimant might be eligible for depends on a variety of factors, including but not limited to the length of his or her previous employment and the amount of wages he or she earned.
5. The state agency would either approve or reject a UI claim based on the application made by the unemployed worker. If the state agency approves a UI claim, the claimant is required to re-certify the claim via telephone or Internet at various times during the life of the claim. The worker must also certify that he or she is still unemployed and actively seeking work.
6. One way in which the State of Michigan provided unemployment benefits to a claimant is through the use of a debit card, issued by the Bank of America, which is mailed to the claimant through the U.S. Postal Service. The unemployment benefits were loaded onto the debit card electronically. Alternatively, a worker

can provide the state agency with a bank routing number and bank account, and Bank of America will deposit their unemployment benefits directly. In either case, additional benefits are loaded electronically by Bank of America at intervals thereafter.

7. The Bank of America centers used to process Michigan's UI claims were located in Virginia and Texas, so claims filed in Michigan would result in interstate wire transmissions from the state of Michigan to the states of Virginia or Texas to initiate payment of benefits.
8. When a claimant using an internet protocol (IP) address registered in Michigan filed a claim with an out-of-state UI agency, the servers used to process those claims were located outside the state of Michigan. For example, a California claim filed from an IP address registered to a Michigan residence would be processed through a server located outside of the state of Michigan.
9. In an effort to prevent and otherwise inhibit fraud, the state agencies captured certain data surrounding the interaction between an individual and the UI system. Although states utilized their own unique systems, many times the data that was collected included the dates, times, and IP address associated with a device accessing a claim. The state systems tied this information to the user-entered information captured to facilitate the claim (i.e., name, address, social security

number, Bank of America or other bank account numbers, bank routing numbers, etc.).

Small Business Administration Pandemic Relief Programs

10. Another component of the CARES Act was the Small Business Administration's (SBA) Economic Injury Disaster Loans (EIDLs). The SBA provided that, in response to COVID-19, EIDLs would provide economic relief to small businesses and non-profit organizations that were experiencing a temporary loss of revenue. EIDL proceeds could be used to cover a wide array of working capital and normal operating expenses, such as continuation to health care benefits, rent, utilities, and fixed debt payments. Initially, the EIDL program limited an applicant to 6 months of economic injury with a maximum loan amount of \$150,000. Starting the week of April 6, 2021, the SBA raised the loan limit to 24 months of economic injury with a maximum loan amount of \$500,000.
11. Yet another source of relief provided by the CARES Act was the authorization of up to \$349 billion in forgivable loans to small businesses for job retention and certain other expenses, through a program referred to as the Paycheck Protection Program ("PPP"). In or around April 2020, Congress authorized over \$300 billion in additional PPP funding.
12. In order to obtain a PPP loan, a business had to submit a PPP loan application (SBA Form 2483), which was 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 to make certain affirmative certifications regarding its eligibility. In the application, the small business's authorized representative also had to provide, among other things, the business's: (a) average monthly payroll expenses; and (b) number of employees. These figures were used to calculate the business's eligibility and the amount of money it may receive under the PPP. In addition, businesses applying for a PPP loan was required to provide documentation showing their payroll expenses.

13.A PPP loan application would be processed by a participating lending financial institution. If a PPP loan application was approved for funding by the participating financial institution, that institution funded the PPP loan using its own monies, which are 100% guaranteed by the SBA.

14.Participating financial institutions required that the information provided in PPP loan applications be truthful, including information about the applicant business's employees and payroll expenses, which were material to the financial institutions' approval and the terms of PPP loans. PPP loan proceeds had to be used by the business for 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 items within a designated period of time (usually within twenty-four weeks of

receiving the proceeds) and used at least 60% of the PPP loan proceeds for payroll expenses.

The Defendants

15. Defendant DEANGELO JACKSON-PORTWOOD was a resident of the Eastern District of Michigan.

16. Defendant ANTON GREENWOOD was a resident of the Eastern District of Michigan.

17. Defendant ADARTHA TILLMAN was a resident of the Eastern District of Michigan.

18. Defendant TIMOTHY BOYLE was a resident of California.

19. Defendant TYRONE BOYLE was a resident of California.

20. Defendant CHRISTOPHER LINDSAY was a resident of the Eastern District of Michigan.

21. Defendant TAUREAN DAVIS was a resident of the Eastern District of Michigan.

22. Defendant MAURICE BROWN-PORTWOOD was a resident of the Eastern District of Michigan.

COUNT ONE

18 U.S.C. § 1349

Conspiracy to Commit Wire Fraud

D-1 DEANGELO JACKSON-PORTWOOD,
D-2 ANTON GREENWOOD,

D-3 ADARTHA TILLMAN,
D-4 TIMOTHY BOYLE,
D-5 TYRONE BOYLE,
D-6 CHRISTOPHER LINDSAY,
D-7 TAUREAN DAVIS,
D-8 MAURICE BROWN-PORTWOOD.

23. Paragraphs 1 through 22 of this Indictment are realleged and incorporated by reference as though fully set forth herein.

24. From on or about February 2020, to on or about May 2021, in the Eastern District of Michigan, and elsewhere, the defendants, DEANGELO JACKSON-PORTWOOD, ANTON GREENWOOD, ADARTHA TILLMAN, TIMOTHY BOYLE, TYRONE BOYLE, CHRISTOPHER LINDSAY, TAUREAN DAVIS, and MAURICE BROWN-PORTWOOD did knowingly, intentionally, and willfully combine, conspire, confederate, and agree with each other and other individuals, both known and unknown to the Grand Jury, to commit wire fraud, that is, knowingly, willfully, and with the intent to defraud, having devised and intending 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, knowing such pretenses, representations, and promises were false and fraudulent when made, transmit and cause to be transmitted, by means of wire, radio, and television communication, writings, signals, pictures, and sounds

in interstate and foreign commerce for the purposes of executing such scheme and artifice, in violation of Title 18, United States Code, Section 1343.

Purpose of the Conspiracy

25. The purpose of the conspiracy was for the defendants to obtain money by, among other things, submitting fraudulent UI claims, fraudulent PPP loan applications, and fraudulent EIDL loan applications, and to use proceeds obtained through these fraudulent submissions to enrich themselves and their co-conspirators.

Manner and Means

26. The manner and means by which the defendants and their co-conspirators sought to accomplish the purpose of the conspiracy included, among others, the following:

27. The defendants and their co-conspirators would acquire the names, social security numbers, and other personal identifying information (collectively PII) of individuals, without their knowledge or consent.

28. The defendants and their co-conspirators would use this information to submit false and fraudulent claims to various state unemployment insurance agencies seeking PUA benefits in the names of these individuals, who did not know of or consent to the submissions.

29. When claims for PUA benefits were approved, the defendants and their co-conspirators would periodically recertify that these individuals were eligible for

PUA benefits, in order to continue to capture PUA funds from the relevant state unemployment insurance agencies.

30. The defendants and their co-conspirators would submit applications for PPP loans to participating lenders in the names of various businesses. The applications would contain false and fraudulent representations about the businesses and their operations. Typically, these businesses were fictitious or dormant. In many instances, the defendants and their co-conspirators would use the names of identity theft victims as the purported owners of these businesses. In other instances, they would use the name of co-conspirators as the owners.

31. The defendants and their co-conspirators would submit applications for EIDL loans to the SBA in the names of various businesses. The applications would contain numerous false and fraudulent representations about the businesses and their operations. Typically, these businesses were fictitious or dormant. In many instances, the defendants and their co-conspirators would use the names of identity theft victims as the purported owners of these businesses. In other instances, they would use the names of different co-conspirators as the purported owners of the businesses.

32. The defendants and their co-conspirators would direct that funds from the false and fraudulent PUA claims, PPP loan applications, and EIDL loan applications be provided to members of the conspiracy in one of several ways. Often, PUA

benefits were loaded onto debit cards that would be sent to addresses accessible to one of the conspirators, who could then secure the cards. PPP and EIDL loans, along with some PUA benefits, were typically wired to bank accounts controlled by the defendants or their co-conspirators.

33. Once the proceeds of the fraud were obtained by the defendants or their co-conspirators, the defendants or their co-conspirators would withdraw or transfer the funds for their own benefit and the benefit of their co-conspirators.

34. In total, the defendants and their co-conspirators obtained over \$6 million in fraudulently obtained PPP loans, EIDL loans, and PUA benefits.

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

COUNT TWO
18 U.S.C. § 1028A
Aggravated Identity Theft

D-1 DEANGELO JACKSON-PORTWOOD

35. On or about the dates set forth below, in the Eastern District of Michigan, the defendant, DEANGELO JACKSON-PORTWOOD, did knowingly transfer, possess, or use without lawful authority, a means of identification of another person, including, but not limited to, the name of another individual, during and in relation to a felony violation enumerated in 18 U.S.C. § 1028A(c), to wit conspiracy to commit wire fraud in violation of 18 U.S.C. § 1349, knowing that the means of identification belonged to another actual person, all in violation of Title 18, United States Code, Section 1028A(a)(1), with each date constituting a separate count of this Indictment:

Count	Person Whose Identification Was Used	Approximate Date
2	R.M.	September 29, 2020

COUNT THREE, FOUR, AND FIVE

18 U.S.C. § 1028A and 2

Aggravated Identity Theft, Aiding and Abetting

D-1 DEANGELO JACKSON-PORTWOOD

D-2 ANTON GREENWOOD

36. On or about the dates set forth below, in the Eastern District of Michigan, the defendants, DEANGELO JACKSON-PORTWOOD and ANTON GREENWOOD, aided and abetted by each other, did knowingly transfer, possess, or use without lawful authority, a means of identification of another person, including, but not limited to, a bank debit card issued in the name of another individual that was possessed unlawfully, during and in relation to a felony violation enumerated in 18 U.S.C. § 1028A(c), to wit conspiracy to commit wire fraud in violation of 18 U.S.C. § 1349, knowing that the means of identification belonged to another actual person, all in violation of Title 18, United States Code, Section 1028A(a)(1) and 2, with each date constituting a separate count of this Indictment:

Count	Person Whose Identification Was Used	Approximate Date
3	M.G.	August 27, 2020
4	E.R.	August 27, 2020
5	R.R.	October 10, 2020

COUNTS SIX, SEVEN, AND EIGHT

18 U.S.C. § 1028A and 2

Aggravated Identity Theft, Aiding and Abetting

D-1 DEANGELO JACKSON-PORTWOOD

D-3 ADARTHA TILLMAN

37. On or about the dates set forth below, in the Eastern District of Michigan, the defendants, DEANGELO JACKSON-PORTWOOD and ADARTHA TILLMAN, aided and abetted by each other, did knowingly transfer, possess, or use without lawful authority, a means of identification of another person, including, but not limited to, a bank debit card issued in the name of another individual that was possessed unlawfully, during and in relation to a felony violation enumerated in 18 U.S.C. § 1028A(c), to wit conspiracy to commit wire fraud in violation of 18 U.S.C. § 1349, knowing that the means of identification belonged to another actual person, all in violation of Title 18, United States Code, Sections 1028A(a)(1) and 2, with each date constituting a separate count of this Indictment:

Count	Person Whose Identification Was Used	Approximate Date
6	M.L.	August 11, 2020
7	S.M.	August 11, 2020
8	H.L.	August 11, 2020

COUNT NINE

18 U.S.C. § 1028A and 2

Aggravated Identity Theft, Aiding and Abetting

D-1 DEANGELO JACKSON-PORTWOOD
D-4 TIMOTHY BOYLE,
D-5 TYRONE BOYLE,

38. On or about the dates set forth below, in the Eastern District of Michigan, and elsewhere, the defendants, DEANGELO JACKSON-PORTWOOD, TIMOTHY BOYLE, and TYRONE BOYLE, aided and abetted by each other, did knowingly transfer, possess, or use without lawful authority, a means of identification of another person, including, but not limited to, a bank debit card issued in the name of another individual that was possessed unlawfully, during and in relation to a felony violation enumerated in 18 U.S.C. § 1028A(c), to wit conspiracy to commit wire fraud in violation of 18 U.S.C. § 1349, knowing that the means of identification belonged to another actual person, all in violation of Title 18, United States Code, Sections 1028A(a)(1) and 2, with each date constituting a separate count of this Indictment:

Count	Person Whose Identification Was Used	Approximate Date
9	S.C.	August 27, 2020

COUNTS TEN, ELEVEN, AND TWELVE

18 U.S.C. § 1028A and 2

Aggravated Identity Theft, Aiding and Abetting

D-1 DEANGELO JACKSON-PORTWOOD

D-6 CHRISTOPHER LINDSAY

39. On or about the dates set forth below, in the Eastern District of Michigan, the defendants, DEANGELO JACKSON-PORTWOOD and CHRISTOPHER LINDSAY, aided and abetted by each other, did knowingly transfer, possess, or use without lawful authority, a means of identification of another person, including, but not limited to, a bank debit card issued in the name of another individual that was possessed unlawfully, during and in relation to a felony violation enumerated in 18 U.S.C. § 1028A(c), to wit conspiracy to commit wire fraud in violation of 18 U.S.C. § 1349, knowing that the means of identification belonged to another actual person, all in violation of Title 18, United States Code, Section 1028A(a)(1) and 2, with each date constituting a separate count of this Indictment:

Count	Person Whose Identification Was Used	Approximate Date
10	K.F.	August 21, 2020
11	K.H.	August 21, 2020
12	L.M.	August 21, 2020

COUNT THIRTEEN
18 U.S.C. § 1028A
Aggravated Identity Theft

D-7 TAUREAN DAVIS,

40. On or about the dates set forth below, in the Eastern District of Michigan, the defendant, TAUREAN DAVIS, did knowingly transfer, possess, or use without lawful authority, a means of identification of another person, including, but not limited to, a bank debit card issued in the name of another individual that was possessed unlawfully, during and in relation to a felony violation enumerated in 18 U.S.C. § 1028A(c), to wit conspiracy to commit wire fraud in violation of 18 U.S.C. § 1349, knowing that the means of identification belonged to another actual person, all in violation of Title 18, United States Code, Section 1028A(a)(1), with each date constituting a separate count of this Indictment:

Count	Person Whose Identification Was Used	Approximate Date
13	A.T.	July 2, 2020

COUNT FOURTEEN
18 U.S.C. § 1028A
Aggravated Identity Theft

D-8 MAURICE BROWN-PORTWOOD

41. On or about the dates set forth below, in the Eastern District of Michigan, the defendant, MAURICE BROWN-PORTWOOD, did knowingly transfer, possess, or use without lawful authority, a means of identification of another person, including, but not limited to, a bank debit card issued in the name of another individual that was possessed unlawfully, during and in relation to a felony violation enumerated in 18 U.S.C. § 1028A(c), to wit conspiracy to commit wire fraud in violation of 18 U.S.C. § 1349, knowing that the means of identification belonged to another actual person, all in violation of Title 18, United States Code, Section 1028A(a)(1), with each date constituting a separate count of this Indictment:

Count	Person Whose Identification Was Used	Approximate Date
14	J.P.	October 4, 2020

FORFEITURE ALLEGATIONS

42. Pursuant to Fed. R. Cr. P. 32.2(a), the government hereby provides notice to the defendants of its intention to seek forfeiture of all proceeds, direct or indirect, or property traceable thereto, all property that facilitated the commission of the violations alleged, or property traceable thereto, and all property involved in, or property traceable thereto, of the violations set for in this Indictment.

43. Substitute Assets: If the property described above as being subject to forfeiture, as a result of any act or omission of Defendants:

- 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 that cannot be divided without difficulty;

the United States of America shall be entitled to forfeiture of substitute property pursuant to Title 21, United States Code, Section 853(p), and Title 28, United States Code, Section 2461(c).

THIS IS A TRUE BILL

s/Grand Jury Foreperson
Grand Jury Foreperson

DAWN N. ISON
United States Attorney

s/John K. Neal
John K. Neal
Assistant United States Attorney
Chief, White Collar Crime Unit

Alyse Wu
Assistant United States Attorney

Dated: April 26, 2023

ORIGINAL

(Companion Case information MUST be completed by AUSA and State

United States District Court Eastern District of Michigan	Criminal Case Cover Sheet	Case Number
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NOTE: It is the responsibility of the Assistant U.S. Attorney signing this form to complete it accurately in all respects.

Companion Case Information	Companion Case Number:
This may be a companion case based upon LCrR 57.10 (b)(4) ¹ :	Judge Assigned:
<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	AUSA's Initials: J. K. N

Case Title: USA v. DeAngelo Jackson-Portwood et al

County where offense occurred : Wayne

Check One: Felony Misdemeanor Petty

- Indictment/ Information --- no prior complaint.
- Indictment/ Information --- based upon prior complaint [Case number: _____]
- Indictment/ Information --- based upon LCrR 57.10 (d) [Complete Superseding section below].

Superseding Case Information

Superseding to Case No: _____ Judge: _____

- Corrects errors; no additional charges or defendants.
- Involves, for plea purposes, different charges or adds counts.
- Embraces same subject matter but adds the additional defendants or charges below:

<u>Defendant name</u>	<u>Charges</u>	<u>Prior Complaint (if applicable)</u>
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Please take notice that the below listed Assistant United States Attorney is the attorney of record for the above captioned case.

April 26, 2023
Date

s/John K. Neal
John K. Neal
Assistant United States Attorney
211 W. Fort Street, Suite 2001
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Fax: (313) 226-2873
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¹ Companion cases are matters in which it appears that (1) substantially similar evidence will be offered at trial, or (2) the same related parties are present, and the cases arise out of the same transaction or occurrence. Cases may be companion cases even though one of them may have already been terminated.