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COUNSEL/PARTIES OF RECORD \_\_\_\_\_

JUL - 8 2015

CLERK US DISTRICT COURT  
DISTRICT OF NEVADA

BY: \_\_\_\_\_ DEPUTY \_\_\_\_\_

UNITED STATES DISTRICT COURT  
DISTRICT OF NEVADA

v.

Defendants.

2:15-cr- 198

Title 18, United States Code, Section 2—  
Aiding and Abetting (Counts One through  
Twenty as to defendant FUJINAGA, Counts  
One through Seventeen as to defendants  
JUNZO SUZUKI and PAUL SUZUKI).

1 **The Grand Jury Charges that at all times relevant to the Indictment:**

2 **BACKGROUND**

3 1. Defendant Edwin **FUJINAGA** was a United States citizen, residing in Las Vegas,  
4 Nevada.

5 2. Defendant Junzo **SUZUKI** ("J. **SUZUKI**") was a Japanese citizen, residing in  
6 Tokyo, Japan.

7 3. Defendant Paul **SUZUKI** ("P. **SUZUKI**") was a Japanese and United States  
8 citizen, residing in Tokyo, Japan.

9 4. MRI International Inc. ("MRI") was a Nevada Limited Liability Corporation  
10 located and operated in Las Vegas, Nevada. Defendant **FUJINAGA** owned and controlled MRI  
11 as its President and CEO. MRI operated a Service Center located in Tokyo, Japan. Defendant  
12 **J. SUZUKI** was at various times MRI's Executive Vice President (Asia Pacific), and Defendant  
13 **P. SUZUKI** was at various times General Manager of MRI's Japan operations.

14 **THE SCHEME AND ARTIFICE TO DEFRAUD**

15 5. From at least 2009 and continuing until at least in or about April 2013,  
16 **FUJINAGA**, **J. SUZUKI** and **P. SUZUKI**, and others known and unknown to the Grand Jury,  
17 aided and abetted by each other, made, and caused to be made, numerous material  
18 misrepresentations and omissions designed to fraudulently induce investors to transmit money to  
19 MRI.

20 6. As part of the scheme and artifice, the defendants represented, among other  
21 things, that MRI was engaged in the business of purchasing medical accounts receivable  
22  
23  
24

1 ("MARS"), that is, debts owed by recipients of medical services or products to the individuals or  
2 entities that provided those services. MRI purported to purchase the accounts from providers at a  
3 discounted rate and then collect on the accounts from the patients owing money. MRI's profit  
4 from this activity, according to the defendants, was generated from the difference between the  
5 price at which MRI purchased the MARS and the amount MRI collected on them due to MRI's  
6 purportedly superior collections capability.

7         7. As a further part of the scheme and artifice, the defendants, and others working  
8 with them, solicited investments in MRI by offering Certificates of Investment (hereinafter  
9 "Certificates"), claiming to provide investors with consistent, predictable returns resulting from  
10 its superior collections ability. The defendants marketed and sold the Certificates primarily, if  
11 not exclusively, to Japanese citizens through MRI's Service Center in Tokyo. Bearing a face  
12 value equal to the amount of the initial investment, the Certificates promised a series of interest  
13 payments which would accrue and be paid, along with the principal, when the Certificates  
14 reached a specified maturity date. When the Certificates reached maturity, investors were given  
15 the option to reinvest the total amount due and owing into a new Certificate instead of receiving  
16 a "liquidation," or cash payment of the amount they were due.

17         8. As a further part of the scheme and artifice, the defendants fraudulently induced  
18 investments by knowingly publishing, mailing, distributing, and transmitting promotional  
19 materials that falsely represented that MRI would use any money invested in the Certificates  
20 exclusively to purchase MARS, the purported profitable business of MRI. The defendants also  
21 falsely represented to investors that investment money would be held and managed by an  
22 independent, third-party escrow agent in Nevada using a "lock box" method that prevented MRI,  
23 or anyone else, from expending investment money for any purpose other than the purchase of  
24 MARS. Based on these and other false and fraudulent representations and promises, the

1 defendants induced thousands of investors to invest a total of over \$1.5 billion in MRI  
2 Certificates.

3 9. As a further part of the scheme and artifice, and contrary to all representations the  
4 defendants made to investors, MRI functioned almost entirely as a Ponzi scheme, that is, money  
5 solicited from new investors was used to pay prior investors' maturing investments.

6 10. As a further part of the scheme and artifice, and contrary to all representations the  
7 defendants made to investors, the defendants regularly expended investor money for things other  
8 than purchasing MARS, including paying themselves sales commissions, subsidizing gambling  
9 habits, paying for personal travel by private jet, and other personal expenses.

10 11. As a further part of the scheme and artifice, the defendants made such other false,  
11 fraudulent, deceptive, and deceitful representations as necessary to advance their fraudulent  
12 scheme, conceal their fraudulent activities from others, avoid detection, enrich themselves, and  
13 cause devastating losses to their victims.

14 **COUNTS ONE THROUGH EIGHT**

15 Mail Fraud

(Title 18, United States Code, Section 1341)

16 12. The allegations set forth in paragraphs 1 through 11 are incorporated herein in  
17 full.

18 13. From at least 2009 to in or about April 2013, in the State and Federal District of  
19 Nevada and elsewhere,

20 **EDWIN FUJINAGA,**  
21 **JUNZO SUZUKI, and**  
**PAUL SUZUKI,**

22 defendants herein, with others known and unknown to the grand jury, and aided and abetted by  
23 each other, did devise and intend to devise a material scheme and artifice to defraud and for  
24 obtaining money and property by means of materially false and fraudulent pretenses,

representations, and promises, as set forth above, and for the purpose of executing such scheme and artifice, and attempting to do so, did knowingly: (a) place in any post office and authorized depository for mail matter, any matter and thing whatever to be sent and delivered by the Postal Service; (b) deposit and cause to be deposited any matter and thing whatever to be sent and delivered by any private and commercial interstate carrier; (c) take and receive any matter and thing whatever that has been sent and delivered by any private and commercial interstate carrier; and (d) cause to be delivered by mail and by private and commercial interstate carrier any matter and thing whatever according to the direction thereon, as follows:

Count	Approximate Date	Description
1	January 18, 2011	A package containing an investment certificate for investor F.N., to be delivered from Las Vegas, Nevada, to Vancouver, Canada.
2	April 26, 2012	A package containing two investment certificates for investor H.H., to be delivered from Las Vegas, Nevada, to Japan.
3	July 5, 2012	A package containing four investment certificates for investor N.Y., to be delivered from Las Vegas, Nevada, to Japan.
4	September 4, 2012	A package containing six investment certificates for investor I.M., to be delivered from Las Vegas, Nevada, to Japan.
5	September 14, 2012	A package containing an investment certificate for investor E.U., to be delivered from Las Vegas, Nevada, to Japan.
6	November 15, 2012	A package containing an investment certificate for investor T.M., to be delivered from Las Vegas, Nevada, to Japan.
7	November 15, 2012	A package containing three investment certificates for investor H.H., to be delivered from Las Vegas, Nevada, to Japan.
8	January 18, 2013	A package containing an investment certificate for investor F.N., to be delivered from Las Vegas, Nevada, to Vancouver, Canada.

All in violation of Title 18, United States Code, Sections 1341 and 2.

**COUNTS NINE THROUGH SEVENTEEN**

Wire Fraud

(Title 18, United States Code, Section 1343)

14. The allegations set forth in paragraphs 1 through 11 are incorporated herein in full.

15. From at least 2009 to in or about April 2013, in the State and Federal District of Nevada and elsewhere,

**EDWIN FUJINAGA,  
JUNZO SUZUKI, and  
PAUL SUZUKI,**

defendants herein, with others known and unknown to the grand jury, and aided and abetted by each other, did devise and intend to devise a material scheme and artifice to defraud and for obtaining money and property by means of materially false and fraudulent pretenses, representations, and promises, as set forth above, and for the purpose of executing such scheme and artifice, and attempting to do so, did knowingly transmit and cause to be transmitted by means of wire communication in interstate and foreign commerce, certain writings, signs, signals, pictures and sounds, as follows:

Count	Approximate Date	Description
9	January 18, 2011	Wire transfer by investor F.N. of approximately \$50,000 from Mizuho Bank in Japan to Wells Fargo Bank account number XXXXXX4360 in Las Vegas, Nevada.
10	April 26, 2012	Wire transfer by investor H.H. of approximately \$367,242 from Shinsei Bank in Japan to Wells Fargo Bank account number XXXXXX9471 in Las Vegas, Nevada.
11	July 5, 2012	Wire transfer by investor N.Y. of approximately \$200,000 from Sumitomo Mitsui Banking Corp. in Japan to Wells Fargo Bank account number XXXXXX9471 in Las Vegas, Nevada.
12	July 5, 2012	Wire transfer by investor N.Y. of approximately \$200,000 from Sumitomo Mitsui Banking Corp. in Japan to Wells Fargo Bank account number XXXXXX9471 in Las Vegas, Nevada.
13	September 4, 2012	Wire transfer by investor I.M. of approximately \$600,000 from Shinsei Bank in Japan to Wells Fargo Bank account number XXXXXX9430 in Las Vegas, Nevada.
14	September 14, 2012	Wire transfer by investor E.U. of approximately \$190,307 from

1			Saitama Resona Bank in Japan to Wells Fargo Bank account number XXXXXX9471 in Las Vegas, Nevada.
2	15	November 15, 2012	Wire transfer by investor T.M. of approximately \$93,006 from Japan Post Bank in Japan to Wells Fargo Bank account number XXXXXX9471 in Las Vegas, Nevada.
3	16	November 15, 2012	Wire transfer by investor H.H. of approximately \$300,000 from Shinsei Bank in Japan to Wells Fargo Bank account number XXXXXX9471 in Las Vegas, Nevada.
4	17	January 18, 2013	Wire transfer by investor F.N. of approximately \$22,047 from Lloyds TSB Bank in Japan to Wells Fargo Bank account number XXXXXX2169 in Las Vegas, Nevada.
5			
6			

7 All in violation of Title 18, United States Code, Sections 1343 and 2.

8 **COUNTS EIGHTEEN THROUGH TWENTY**

9 Monetary Transactions in Property Derived from Specified Unlawful Activity  
(Title 18, United States Code, Section 1957)

10 16. The allegations set forth in paragraphs 1 through 11 are incorporated herein in  
11 full.

12 17. On or about the dates below, each such date constituting a separate count of this  
13 Indictment, in the State and Federal District of Nevada and elsewhere,

14 **EDWIN FUJINAGA,**

15 defendant herein, aided and abetted by others known and unknown to the grand jury, did  
16 knowingly engage, and attempt to engage, in a monetary transaction affecting interstate and  
17 foreign commerce in criminally derived property of a value greater than \$10,000, such property  
18 having been derived from a specified unlawful activity, namely Mail Fraud in violation of Title  
19 18, United States Code, Section 1341, and Wire Fraud in violation of Title 18, United States  
20 Code, Section 1343, as more fully described in Counts One through Seventeen of this  
21 Indictment, to wit:

22	Count	Approximate Date	Description
23	18	September 22, 2010	Check in the amount of \$10,477.54, drawn on Wells Fargo Bank account number XXXXXX4275, made payable to "Isabel Castillo Gardening Svcs."
24	19	September 22, 2010	Check in the amount of \$80,469.58, drawn on First Financial

1		Bank account number XXXX0364, made payable to "Bombardier Flexjet."
2	20	September 4, 2012
3		Check in the amount of \$25,399.53, drawn on Wells Fargo Bank account number XXXXXX4169, made payable to "Andrea Fujinaga."

4 All in violation of Title 18, United States Code, Sections 1957 and 2.

### 5 **FORFEITURE ALLEGATION ONE**

#### 6 **Mail Fraud**

7 1. The allegations contained in Counts One through Eight of this Criminal  
8 Indictment are hereby realleged and incorporated herein by reference for the purpose of alleging  
9 forfeiture pursuant to Title 18, United States Code, Section 981(a)(1)(C) with Title 28, United  
10 States Code, Section 2461(c).

11 2. Upon conviction of any of the felony offenses charged in Counts One through  
12 Eight of this Criminal Indictment,

13 **EDWIN FUJINAGA,**  
14 **JUNZO SUZUKI, and**  
**PAUL SUZUKI,**

15 defendants herein, shall forfeit to the United States of America, any property, real or personal,  
16 which constitutes or is derived from proceeds traceable to violations of Title 18, United States  
17 Code, Section 1341, a specified unlawful activity as defined in Title 18, United States Code,  
18 Sections 1956(c)(7)(A) and 1961(1)(B), or a conspiracy to commit such offense, an in personam  
19 criminal forfeiture money judgment including, but not limited to, at least \$1,559,335,710.94 in  
20 United States Currency ("property").

21 3. If any property being subject to forfeiture pursuant to Title 18, United States  
22 Code, Section 981(a)(1)(C) with Title 28, United States Code, Section 2461(c), as a result of any  
23 act or omission of the defendants:

24 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;

it is the intent of the United States of America, pursuant to Title 21, United States Code, Section 853(p), to seek forfeiture of any properties of the defendants for the in personam criminal forfeiture money judgment including, but not limited to, at least \$1,559,335,710.94 in United States Currency.

All pursuant to Title 18, United States Code, Section 981(a)(1)(C) with Title 28, United States Code, Section 2461(c); Title 18, United States Code, Section 1341; and Title 21, United States Code, Section 853(p).

## FORFEITURE ALLEGATION TWO

### Wire Fraud

1. The allegations contained in Counts Nine through Seventeen of this Criminal Indictment are hereby realleged and incorporated herein by reference for the purpose of alleging forfeiture pursuant to Title 18, United States Code, Section 981(a)(1)(C) with Title 28, United States Code, Section 2461(c).

2. Upon conviction of any of the felony offenses charged in Counts Nine through Seventeen of this Criminal Indictment,

**EDWIN FUJINAGA,  
JUNZO SUZUKI, and  
PAUL SUZUKI,**

defendants herein, shall forfeit to the United States of America, any property, real or personal, which constitutes or is derived from proceeds traceable to violations of Title 18, United States

1 Code, Section 1343, a specified unlawful activity as defined in Title 18, United States Code,  
2 Sections 1956(c)(7)(A) and 1961(1)(B), or a conspiracy to commit such offense, an in personam  
3 criminal forfeiture money judgment including, but not limited to, at least \$1,559,335,710.94 in  
4 United States Currency ("property").

5 3. If any property being subject to forfeiture pursuant to Title 18, United States  
6 Code, Section 981(a)(1)(C) with Title 28, United States Code, Section 2461(c), as a result of any  
7 act or omission of the defendants:

- 8 a. cannot be located upon the exercise of due diligence;
- 9 b. has been transferred or sold to, or deposited with, a third party;
- 10 c. has been placed beyond the jurisdiction of the court;
- 11 d. has been substantially diminished in value; or
- 12 e. has been commingled with other property which cannot be divided  
13 without difficulty;

14 it is the intent of the United States of America, pursuant to Title 21, United States Code, Section  
15 853(p), to seek forfeiture of any properties of the defendants for the in personam criminal  
16 forfeiture money judgment including, but not limited to, at least \$1,559,335,710.94 in United  
17 States Currency.

18 All pursuant to Title 18, United States Code, Section 981(a)(1)(C) with Title 28, United  
19 States Code, Section 2461(c); Title 18, United States Code, Section 1343; and Title 21, United  
20 States Code, Section 853(p).

21 **FORFEITURE ALLEGATION THREE**  
22 **Money Laundering**

23 18. The allegations contained in Counts Eighteen through Twenty of this Criminal  
24 Indictment are hereby realleged and incorporated herein by reference for the purpose of alleging

1 forfeiture pursuant to Title 18, United States Code, Section 981(a)(1)(A) with Title 28, United  
2 States Code, Section 2461(c); Title 18, United States Code, Section 981(a)(1)(C) with Title 28,  
3 United States Code, Section 2461(c); and Title 18, United States Code, Section 982(a)(1).

4 19. Upon conviction of any of the felony offenses charged in Counts Eighteen  
5 through Twenty of this Criminal Indictment,

6 **EDWIN FUJINAGA,**

7 defendant herein, shall forfeit to the United States of America, any property, real or personal,  
8 involved in transactions or attempted transactions in violation of Title 18, United States Code,  
9 Section 1957. The property to be forfeited includes, but is not limited to, an in personam  
10 criminal forfeiture money judgment in the amount of at least \$116,346.65, representing the  
11 proceeds obtained, directly or indirectly, as a result of the charged offense.

12 20. If any property subject to forfeiture pursuant to Title 18, United States Code,  
13 Section 981(a)(1)(A) with Title 28, United States Code, Section 2461(c); Title 18, United States  
14 Code, Section 981(a)(1)(C) with Title 28, United States Code, Section 2461(c); and Title 18,  
15 United States Code, Section 982(a)(1), as a result of any act or omission of the defendant:

- 16 a. cannot be located upon the exercise of due diligence;  
17 b. has been transferred or sold to, or deposited with, a third party;  
18 c. has been placed beyond the jurisdiction of the court;  
19 d. has been substantially diminished in value; or  
20 e. has been commingled with other property which cannot be divided  
21 without difficulty;

22 it is the intent of the United States of America, pursuant to Title 21, United States Code, Section  
23 853(p), to seek forfeiture of any properties of the defendants up to the value of said property  
24 listed above as being subject to forfeiture.

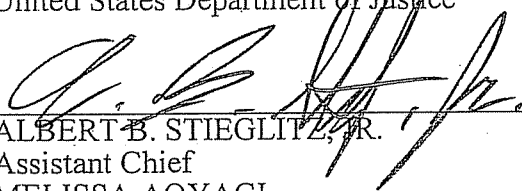
1 All pursuant to Title 18, United States Code, Section 981(a)(1)(A) with Title 28, United  
2 States Code, Section 2461(c); Title 18, United States Code, Section 981(a)(1)(C) with Title 28,  
3 United States Code, Section 2461(c); Title 18, United States Code, Section 982(a)(1); Title 18,  
4 United States Code, Section 1957; and Title 21, United States Code, Section 853(p).

5 **DATED:** this 8<sup>th</sup> day of July, 2015

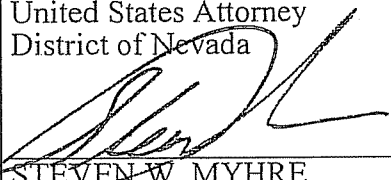
6 **A TRUE BILL:**

7  
8 /s/  
FOREPERSON OF THE GRAND JURY

9  
10 ANDREW WEISSMANN  
11 Chief, Fraud Section, Criminal Division  
United States Department of Justice

12   
13 ALBERT B. STIEGLITZ, JR.  
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