

U.S. DISTRICT COURT
EASTERN DISTRICT OF LOUISIANA

2021 OCT 14 AM 11:26

CAROL L. MICHELI
CLERK

**SEALED
FELONY**

**UNITED STATES DISTRICT COURT
EASTERN DISTRICT OF LOUISIANA**

**INDICTMENT FOR CONSPIRACY
TO COMMIT MONEY LAUNDERING AND MONEY LAUNDERING**

UNITED STATES OF AMERICA

*

CRIMINAL NO.

21-0130

v.

*

SECTION:

SECT. GMAG.2

EMMANUEL UGBAJA

*

VIOLATIONS: 18 U.S.C. § 1956

18 U.S.C. § 1957

*

18 U.S.C. § 2

* * *

The Grand Jury charges that:

COUNT 1

(Conspiracy to Commit Money Laundering 18 U.S.C. § 1956)

A. AT ALL TIMES MATERIAL HEREIN:

1. Defendant **EMMANUEL UGBAJA** ("UGBAJA") was a Nigerian national residing in the state of Georgia.

2. Victim 1 was a resident of Parsons, Kansas.

3. Victim 2 was a resident of Richmond, California.

4. Bourg Marine, Inc., (Bourg Marine) was a broker for the sale of boats and vessels located in Kenner, Louisiana.

Fee usd
Process
X Dkt'd
CtRmDep
Doc. No.

5. East West Bank, Fifth Third Bank, Capital One Bank, and First American Bank and Trust (First American Bank) were each financial institutions whose deposits were insured by the Federal Deposit Insurance Corporation.

6. Bourg Marine had a commercial bank account ending with [REDACTED] with First American Bank, which is located within the Eastern District of Louisiana.

7. **UGBAJA** was the sole owner of DECT Investment, LLC, a limited liability company registered to do business in the state of Georgia.

8. DECT Investment, LLC had a bank account ending with [REDACTED] at Fifth Third Bank.

6. “Romance scams” refer to a type of fraud that is enabled by the creation of fictitious profiles on dating or social websites. Individuals perpetrating romance scams use these online dating profiles to gain the trust of potential victims and, once trust is gained, direct the victims to transfer money under false pretenses.

7. “Inheritance scams” refer to a type of fraud that uses the tale of a person who is now deceased and has left their estate to the intended victim of the scam. The fraud usually begins with an email or letter from a person pretending to be an attorney, a bank representative, a government official or other inheritance representative telling the intended victim that he/she is entitled to receive a large inheritance if he/she is able to pay a sum of money for alleged taxes, administrative fees, etc.

8. “Drop Accounts” were bank accounts opened or controlled by persons working with romance scam and inheritance scam conspirators that were used to receive money from victims. Fifth Third Bank account [REDACTED] in the name of DECT Investment, LLC, which **UGBAJA** opened on or about October 1, 2018, was one such Drop Account.

9. A specified unlawful activity as defined in Title 18, United States Code, Sections 1956(c)(7)(A) and 1961(1) includes wire fraud in violation of Title 18, United States Code, Section 1343.

B. THE CONSPIRACY:

Beginning at a time unknown, and continuing until the date of this Indictment, in the Eastern District of Louisiana, and elsewhere, defendant **UGBAJA** and others known and unknown to the Grand Jury did knowingly and willfully combine, conspire, confederate and agree with others to engage and attempt to engage in a monetary transaction by, through, and to a financial institution, affecting interstate commerce, in criminally derived property of a value greater than \$10,000, such property having been derived from a specified unlawful activity, that is wire fraud in violation of Title 18, United States Code, Section 1343, in violation of Title 18, United States Code, Section 1957.

C. OVERT ACTS:

1. In or around September of 2018, Victim 1 was contacted by an individual known to her as “Richard Josh Kanhai” through eHarmony. They subsequently began communicating through telephone calls, text messages, and email. “Kanhai” told Victim 1 that he was an architectural engineer, and that he won a bid for a big project in Madrid, Spain.

2. “Kanhai” sent Victim 1 an image of a check for \$4.2 million that he was purportedly paid for the project and told Victim 1 that he would have to use his own money to get the equipment he needed in order to start the project because it would take three weeks for the check to clear to his bank account. “Kanhai” told Victim 1 that he had \$400,000 but he needed \$600,000 and Victim 1 agreed to give him \$100,000.

3. On or about September 25, 2018, at “Kanhai’s” direction, via text message, Victim 1 requested a cashier’s check from her online Capital One checking account in the amount of \$55,000 and instructed Capital One to send the cashier’s check to DECT Investment, LLC in Lawrenceville, Georgia.

4. On or around October 1, 2018, **UGBAJA** opened a Drop Account ending with [REDACTED] at Fifth Third Bank in the name of DECT Investment, LLC.

5. On or around October 1, 2018, the cashier’s check from Victim 1 in the amount of \$55,000 was deposited into the DECT Investment, LLC’s Fifth Third Bank account ending with [REDACTED] by **UGBAJA**.

6. On or around October 9, 2018, **UGBAJA** wired \$40,000 from the DECT Investment, LLC Fifth Third Bank account ending with [REDACTED] to Bourg Marine, Inc.’s First American Bank account ending with [REDACTED] for the unrelated purchase of a vessel.

7. Between October 10, 2018 and October 11, 2018, **UGBAJA** withdrew approximately \$13,500 in cash from the DECT Investment, LLC Fifth Third Bank account ending with [REDACTED].

8. After falling for this romance scam, Victim 1 sent approximately \$100,000 in or around September of 2018 to two entities at the direction of “Kanhai.”

9. In or around September of 2018, Victim 2 received a letter from an alleged attorney, “Tom Mallard,” informing Victim 2 he was a beneficiary of a \$10.5 million unclaimed inheritance. “Mallard” stated he was an attorney from the United Kingdom who had a client, also a resident of the United Kingdom, who was deceased and shared the same last name as Victim 2.

10. “Mallard” told Victim 2 that he would be responsible for paying the fees and taxes associated with United Kingdom’s estate tax laws and document preparation requirements.

11. “Mallard” faxed Victim 2 a document that Victim 2 believed to be legitimate, and Victim 2 initially wired “Mallard” \$14,000.

12. Victim 2 and “Mallard” spoke almost daily by telephone for approximately one month. Victim 2 believed he was paying fees related to his inheritance and continued to send wire transfers to numerous entities, as instructed by “Mallard.”

13. On or around November 2, 2018, at “Mallard’s” direction, Victim 2 wired approximately \$43,000 from his East West Bank account to the DECT Investment, LLC Fifth Third Bank account ending with [REDACTED].

14. On or around November 6, 2018, **UGBAJA** wired \$20,000 from DECT Investment, LLC’s Fifth Third Bank account ending with [REDACTED] to Bourg Marine, Inc.’s First American Bank account ending with [REDACTED] for the unrelated and unauthorized purchase of a vessel.

15. After falling for this inheritance scam, Victim 2 transferred at least \$800,000 to numerous entities between in or about October 2018 to November 2018, at the direction of “Mallard.”

All in violation of Title 18, United States Code, Section 1956(h).

Counts 2-3

(Money Laundering 18 U.S.C § 1957(a))

A. AT ALL TIMES MATERIAL HEREIN:

The allegations contained in Parts A and C of Count 1 are hereby re-alleged and incorporated herein by reference.

C. THE OFFENSE:

On or about the dates and in the approximate amounts set forth below, in the Eastern District of Louisiana and elsewhere, the defendant **UGBAJA** did knowingly engage and attempt to engage in monetary transactions by, through, or to a financial institution, affecting interstate commerce, in criminally derived property of a value greater than \$10,000, that is the deposit, withdrawal, and transfer of funds in the amounts indicated below, such property having been derived from a specified unlawful activity, that is wire fraud in violation of Title 18, United States Code, Section 1344 involving fraudulent transactions with a financial institution in furtherance of the scheme:

COUNT	DATE	TYPE	PAYOR	PAYEE	AMOUNT
2	10/9/2018	Bank wire - Fifth Third Bank account to First American Bank	DECT Investment, LLC	Bourg Marine	\$40,000
3	11/6/2018	Bank wire - Fifth Third Bank account to First American Bank	DECT Investment, LLC	Bourg Marine	\$20,000

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

NOTICE OF FORFEITURE

1. The allegations of Counts 1 through 3 of this Indictment are incorporated by reference as though set forth fully herein for the purpose of alleging forfeiture to the United States.

2. As a result of the offenses alleged in Counts 1 through 3, the defendant, **EMMANUEL UGBAJA**, shall forfeit to the United States pursuant to Title 18, United States

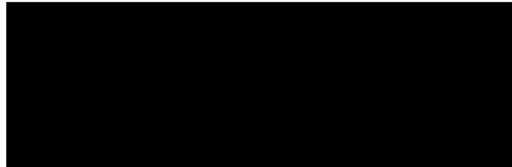
Code, Section 982(a), any property, real or personal, involved in said offenses, and any property traceable to such property.

3. If any of the above-described property, as a result of any act or omission of the defendant:

- a. cannot be located upon the exercise of due diligence;
- b. has been transferred or sold to, or deposited with, a third person;
- 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 subdivided without difficulty;

the United States shall seek a money judgment and, pursuant to Title 21, United States Code, Section 853(p), forfeiture of any other property of the defendant up to the value of said property.

A TRUE BILL:



DUANE A. EVANS
UNITED STATES ATTORNEY

A handwritten signature in black ink, appearing to read "E. Rivera", written over a horizontal line.

EDWARD J. RIVERA
ANDRE J. LAGARDE
Assistant United States Attorneys

New Orleans, Louisiana
October 14, 2021