U. S. Department of Justice

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DELRAY BEACH MAN CONVICTED OF BANK FRAUD, FALSE STATEMENTS, AND AGGRAVATED IDENTITY THEFT INVOLVING COVID-19 RELIEF PROGRAMS

GAINESVILLE, FLORIDA – A federal jury in Gainesville has convicted Jeremie Saintvil, 46, of Delray Beach, Florida, of bank fraud, making false statements to a federally insured financial institution, aggravated identity theft, and making false statements to a federal agency. The guilty verdict, returned late Friday, at the conclusion of an eight-day trial, was announced by Jason R. Coody, Acting United States Attorney for the Northern District of Florida.

"The theft of vital taxpayer relief funds and victimization of our elderly is reprehensible," stated Acting U.S. Attorney Coody. "The deceptive and sophisticated acts of this defendant not only diverted emergency financial assistance from small businesses necessary for job retention, but also victimized our elderly citizens, many of whom due to advanced age or illness, were more vulnerable and unable to readily discern their identities had been stolen and used for illegal acts. With the assistance of our dedicated law enforcement partners, we are committed to investigating and prosecuting those who engage in acts of elder abuse and covid-related fraud."

Evidence introduced at trial revealed that between February 2018 and June 2020, Saintvil submitted fraudulent applications seeking more than $1.5 million in Paycheck Protection Program (PPP) and Economic Injury Disaster (EIDL) loans offered by the United States Small Business Administration (SBA). As part of his scheme, Saintvil fraudulently obtained the identities of elderly individuals who were residents of senior living facilities, whom he then represented were principles in the fictitious businesses seeking the forgivable loans. The fraudulent applications, which were directed to nine different federally insured credit unions, banks, and the SBA, misrepresented the number of employees and payroll expenses of the alleged companies, and made numerous other inaccurate statements in support of the PPP and EIDL loan applications, including submitting falsified tax documents and bank account information.

"Any attempt to defraud the PPP loan program, which is designed to support struggling businesses during the COVID 19 pandemic, is in and of itself a deplorable act. But Saintvil's crimes are made worse by the fact that he used the identities of the elderly to carry out the scams," said IRS Criminal Investigation Special Agent in Charge Brian Payne. "We work very closely with our federal agency partners to help seek justice for those impacted by these heinous crimes."

The Coronavirus Aid Relief and Economic Security (CARES) Act is a federal law enacted March 29, 2020. It is designed to provide emergency financial assistance to millions of Americans who are suffering the economic effects resulting from the COVID-19 pandemic. One source of relief provided by the CARES Act is the authorization of forgivable loans to small businesses for job retention and certain other expenses through the PPP. The Small Business Administration (SBA) guarantees PPP loans which are funded by participating financial institutions. The PPP allows qualifying small businesses and other organizations to receive loans with a maturity of two years and an interest rate of one percent. Businesses must use PPP loan proceeds for payroll costs, interest on mortgages, rent and utilities. The PPP then allows the interest and principal to be forgiven if businesses spent the loan proceeds on qualifying expenses within a set time-period and used at least a certain percentage of the loan proceeds for payroll expenses.

"In a time of national turmoil and uncertainty, this defendant flagrantly defrauded programs intended to assist Americans and their businesses," said FBI Jacksonville Special Agent in Charge Rachel L. Rojas. "His total disregard for his fellow citizens during the pandemic – especially vulnerable elders – revealed his true colors as a fraudster. The FBI will continue to allocate resources to investigate COVID-19 and elder fraud, and work alongside our partners to hold accountable those who use illegal means and criminal behavior to take advantage of others."

Saintvil's sentencing hearing is scheduled on December 20, 2021, at 2:00 pm at the United States Courthouse in Gainesville before the Honorable United States District Judge Allen Winsor. Saintvil faces a maximum penalty of 30 years in federal prison for the charges of bank fraud and making false statements to a federally insured institution, and a maximum penalty of 5 years in prison for making a false statement to a federal agency. Saintvil also faces an additional 2-year mandatory minimum prison sentence for the aggravated identity theft charge, which must be served consecutively to the other sentences imposed.

"Greed has no place in SBA's programs that are intended to provide assistance to the nation's small businesses struggling with the pandemic challenges," said SBA OIG's Eastern Region Special Agent in Charge Amaleka McCall-Brathwaite. "Our office will aggressively pursue evidence of wrongdoing and bring those responsible to justice. I want to thank the U.S. Attorney's Office and our law enforcement partners for their dedication and pursuit of justice."

This conviction was the result of a joint investigation by Internal Revenue Service - Criminal Investigations, the Federal Bureau of Investigation, and the Small Business Administration - Office of Inspector General. Assistant United States Attorneys Justin M. Keen and David Byron prosecuted the case.

Anyone with information about allegations of attempted fraud involving COVID-19 can report it by calling the Department of Justice's National Center for Disaster Fraud Hotline at 866-720-5721 or via the NCDF Web Complaint Form at: https://www.justice.gov/disaster-fraud/ncdf-disaster-complaint-form.

Since President Trump signed the bipartisan Elder Abuse Prevention and Prosecution Act (EAPPA) into law, the Department of Justice has participated in hundreds of enforcement actions in criminal and civil cases that targeted or disproportionately affected seniors. In particular, this past March the Department announced the largest elder fraud enforcement action in American history, charging more than 400 defendants in a nationwide elder fraud sweep. The Department has likewise conducted hundreds of trainings and outreach sessions across the country since the passage of the Act. Learn more about the Justice Department's Elder Justice and National Nursing Home Initiatives at http://www.justice.gov/elderjustice/.

The United States Attorney's Office for the Northern District of Florida is one of 94 offices that serve as the nation's principal litigators under the direction of the Attorney General. To access public court documents online, please visit the U.S. District Court for the Northern District of Florida website. For more information about the United States Attorney's Office for the Northern District of Florida, visit http://www.justice.gov/usao/fln/index.html.

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