



U. S. Department of Justice

Jason R. Coody
Acting United States Attorney
Northern District of Florida

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United States Attorney's Office
Northern District of Florida
(850) 216-3845
libby.lastinger@usdoj.gov
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**DELRAY BEACH MAN SENTENCED TO 17 YEARS IN PRISON FOR BANK FRAUD,
FALSE STATEMENTS, AND AGGRAVATED IDENTITY THEFT INVOLVING
COVID-19 RELIEF PROGRAMS**

GAINESVILLE, FLORIDA – Jason R. Coody, Acting United States Attorney for the Northern District of Florida announced the sentencing of Jeremie Saintvil, 46, of Delray Beach, Florida. Saintvil was sentenced to a total of 17 years in prison followed by five years of supervised release. Further, Saintvil was ordered to pay \$1,560,628.38 in restitution to several banks, credit unions, and credit card companies, and to the United States Small Business Administration (SBA).

Saintvil's sentence was the result of an eight-day jury trial that resulted in guilty verdicts on September 24, 2021. Saintvil was found guilty of bank fraud, making false statements to a federally insured financial institution, aggravated identity theft, and making false statements to a federal agency.

"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."

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 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 principals 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.

“Today’s sentencing is the final chapter in this investigation and can hopefully begin the healing process for all of those impacted by the defendant’s nefarious actions,” said IRS Criminal Investigation Special Agent in Charge Brian Payne. “We will continue to investigate criminals like Saintvil who steal identities, rob vital taxpayer relief funds, and victimize the elderly.”

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 Sean T. Ryan, Acting Special Agent in Charge of the FBI Jacksonville Division. “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.”

“Lying to gain access to SBA’s pandemic response programs is not without consequence,” 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 SBA-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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