2022R01002/ALW

UNITED STATES DISTRICT COURT
DISTRICT OF NEW JERSEY

UNITED STATES OF AMERICA	:	Hon.
	:	
v.	:	Crim. No. 25-
	:	
MARK CSANTAVERI	:	18 U.S.C. § 1349
	:	

<u>I N F O R M A T I O N</u>

The defendant having waived in open court prosecution by Indictment, the United States charges:

1. At all times relevant to this Information:

a. MARK CSANTAVERI ("CSANTAVERI") operated businesses (the "Csantaveri Businesses") that offered debt settlement services to small-business owners who had fallen behind on debt obligations.

b. MCA Cure, LLC ("MCA Cure") was a New Jersey corporation with a registered office in Parsippany, New Jersey, and was one of the Csantaveri Businesses.

c. LDMS Group, LLC ("LDMS") was a New Jersey corporation with a registered office in Parsippany and was one of the Csantaveri Businesses.

d. Evergreen Settlement Group LLC ("Evergreen") was a New Jersey corporation, with a registered office in Rockaway, New Jersey, and was one of the Csantaveri Businesses.

e. Victim-1 was a company that operated a restaurant in College Park, Maryland. On or about November 3, 2020, Victim-1 entered into a debt consolidation agreement with MCA Cure.

f. Victim-2 was a manufacturing company in Dayton, Ohio. On or about April 7, 2021, Victim-2 entered into a debt consolidation agreement with LDMS.

g. Victim-3 was a speech and occupational therapy provider in Los Angeles, California, and San Antonio, Texas. On or about February 21, 2023, Victim-3 entered into a debt consolidation agreement with Evergreen.

The Conspiracy

2. From in or around March 2018 through in or around December 2023, in the District of New Jersey and elsewhere, the defendant,

MARK CSANTAVERI,

did knowingly and intentionally conspire and agree with others to devise a scheme and artifice to defraud Victim-1, Victim-2, Victim-3, and others, and to obtain money and property by means of materially false and fraudulent pretenses, representations, and promises, and, for the purpose of executing such scheme and artifice to defraud, to transmit and cause to be transmitted, by means of wire communications in interstate and foreign commerce, certain writings, signs, signals, pictures, and sounds, contrary to Title 18, United States Code, Section 1343.

Goal of the Conspiracy

3. The goal of the scheme was for CSANTAVERI to enrich himself by fraudulently inducing owners of small businesses (the "Victims") to contract with the Csantaveri Businesses for debt relief services, through false and misleading pretenses, representations, and promises, and then to use the Victims' funds on unrelated personal expenses.

Manner and Means of the Conspiracy

4. It was part of the scheme to defraud that:

a. CSANTAVERI, on behalf of the Csantaveri Businesses, advertised the debt relief services through websites, social media, and direct emails to small business owners. For example, MCA Cure's and LDMS's website falsely claimed those businesses had, "helped thousands of companies lower their loan payments up to 80%."

b. CSANTAVERI, on behalf of the Csantaveri Businesses, promised the Victims that in exchange for regular payments, the Csantaveri Businesses would settle the Victims' businesses' debts.

c. Relying on CSANTAVERI's promises, dozens of Victims entered into contracts with the Csantaveri Businesses. The contracts required the Victims to make regular payments to the Csantaveri Businesses, in lieu of making payments to their creditors, and required the Csantaveri Businesses to negotiate debt settlements with the creditors and, after taking certain fees for their services, use balance of the money paid by the Victims to pay off the Victims' debt.

d. Rather than use the Victims' funds for their advertised purpose, CSANTAVERI and his co-conspirators transferred most of the funds from accounts in the name of the Csantaveri Businesses to their own personal accounts.

e. In many cases, CSANTAVERI and his co-conspirators failed to even attempt to contact the Victims' creditors.

f. CSANTAVERI used a significant portion of the Victims' funds on personal expenses, including to gamble at casinos in Atlantic City, New Jersey.

In violation of Title 18, United States Code, Section 1349.

FORFEITURE ALLEGATION

Upon conviction of the offense charged in this Information, the defendant,

MARK CSANTAVERI,

shall forfeit to the United States, pursuant to Title 18, United States Code, Section 981(a)(1)(C) and Title 28, United States Code, Section 2461(c), any property, real, or personal, which constitutes or is derived from proceeds traceable to the commission of such offense.

Substitute Assets Provision

If any of the above-described forfeitable 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, it is the intent of the United States, pursuant to Title 21, United States Code, Section 853(p), as incorporated by Title 28, United States Code, Section 2461(c), to seek forfeiture of any other property of the defendant up to the value of the above forfeitable property.

ROBERT FRAZER
United States Attorney

Aaron L. Webman
Assistant U.S. Attorney

Approved by:

Elaine K. Lou
Chief, Criminal Division

CASE NUMBER: 25-____________

United States District Court
District of New Jersey

UNITED STATES OF AMERICA

v.

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INFORMATION FOR

18 U.S.C. § 1349

ROBERT FRAZER
UNITED STATES ATTORNEY

AARON L. WEBMAN
ASSISTANT U.S. ATTORNEY
NEWARK, NEW JERSEY
973-454-3622