

IN THE UNITED STATES DISTRICT COURT
FOR THE WESTERN DISTRICT OF NORTH CAROLINA
CHARLOTTE DIVISION

DEC 18 2023

US DISTRICT COURT
WESTERN DISTRICT OF NC

UNITED STATES OF AMERICA

v.

EMMANUEL UNUIGBE

DOCKET NO.: 3:23-cr-276-FDW

BILL OF INFORMATION

Violations: 18 U.S.C. § 371
18 U.S.C. § 1956(h)

THE UNITED STATES ATTORNEY CHARGES:

At all times relevant to this Information:

Introduction

1. From at least early 2018 through at least August 2023, Defendant EMMANUEL UNUIGBE conspired with others to launder millions of dollars of proceeds from various illegal activities, including the proceeds of fraudulent romance scams typically targeting elderly victims and the proceeds of business email compromise scams. During this period, UNUIGBE also conspired with others to operate an unlicensed money transmitting business.

Relevant Persons and Entities

2. UNUIGBE was a native Nigerian who resided in Texas. He created and controlled Stage 23 Konsult LLC (Stage 23). Although Stage 23 was represented to be, among other things, a transportation business, most of its business was related to money laundering and unlawful money transmitting.

3. Coconspirator 1 was a native Nigerian who resided in New Jersey. He controlled Company 1. Although Company 1 was represented to be at various times, among other things, a trading business, a transporter of household items and an import/export business, most of its business was related to money laundering and unlawful money transmitting.

4. Coconspirator 2 was a native Nigerian who resided in Texas and New York. He controlled Company 2. Although Company 2 was represented to be at various times, among other things, a trading business, an automobile wholesaler, a construction and mining equipment wholesaler and a logistics business, most of its business was related to money laundering and unlawful money transmitting.

5. UNUIGBE, Coconspirator 1, Coconspirator 2 and other known and unknown coconspirators (collectively, Coconspirators) controlled accounts at various domestic and international financial institutions (Financial Institutions) in their own names and in the names of Stage 23, Company 1 and Company 2, among others. The accounts and deposits of the domestic

Financial Institutions were insured by the Federal Deposit Insurance Corporation and the National Credit Union Administration.

The Conspiracies

6. From at least early 2018 through at least August 2023, UNUIGBE and his Coconspirators engaged in two separate but related conspiracies. The first was a conspiracy to launder the proceeds from various illegal activities, specifically to engage in financial transactions involving the proceeds of various wire and mail fraud schemes to conceal and disguise the nature, location, source, ownership, and control of those proceeds. The second was a conspiracy to operate an unlicensed money transmitting business. Specifically, this conspiracy involved the transferring of funds, domestically and internationally, for third parties by various means in exchange for compensation.

7. As part of the conspiracies, certain unknown coconspirators used online aliases to contact victims on various dating and social media sites and convinced those victims, under false pretenses, to transfer funds to the bank accounts of Stage 23, Company 1, and Company 2, among others, and to mail checks and other funds directly to UNUIGBE, Coconspirator 1, and Coconspirator 2.

8. Also as part of the conspiracies, certain unknown coconspirators engaged in business email compromise scams through which they tricked businesses into wiring legitimate payments into the bank accounts of Company 1 and Company 2.

9. Also as part of the conspiracies, after the fraud proceeds were received by UNUIGBE and his Coconspirators, they were rapidly depleted through withdrawals and transfers to other accounts, including overseas accounts.

10. Also as part of the conspiracies, UNUIGBE and his Coconspirators made, and caused to be made, false statements to financial institutions about the nature of certain businesses, including Stage 23, Company 1 and Company 2, and about the purpose of various financial transactions in the accounts they controlled to, among other things, avoid scrutiny by the financial institutions.

11. Also as part of the conspiracies, after a financial institution closed one of the bank accounts controlled by UNUIGBE and his Coconspirators because of fraud complaints or other suspicious activity, UNUIGBE and his Coconspirators opened, and caused to be opened, new bank accounts at other financial institutions.

12. Also as part of the conspiracies, UNUIGBE and his Coconspirators earned compensation in various forms. This included keeping a percentage of the money initially deposited by third parties and then transferring the remainder. It also included agreeing to “pay” for the domestic deposits received by third parties by transferring Nigerian Naira from accounts they controlled in Nigeria to other accounts in Nigeria based upon a “black market” exchange rate for United States Dollars to Naira.

COUNT ONE
18 U.S.C. § 1956(h)
(Money Laundering Conspiracy)

13. The United States Attorney incorporates paragraphs 1 through 12 of this Bill of Information and further alleges that:

14. From at least early 2018 through at least August 2023, in Gaston County, within the Western District of North Carolina, and elsewhere, the defendant,

EMMANUEL UNUIGBE

did knowingly and willfully combine, conspire, confederate and agree with Coconspirator 1, Coconspirator 2 and others, both known and unknown to the United States Attorney, to commit money laundering offenses in violation of Title 18, United States Code, Section 1956, to wit: to knowingly conduct and attempt to conduct financial transactions affecting interstate commerce and foreign commerce, which transactions involved the proceeds of specified unlawful activity, that is, wire fraud and mail fraud, knowing that the transactions were designed in whole or in part to conceal and disguise the nature, location, source, ownership and control of the proceeds of specified unlawful activity, and that while conducting and attempting to conduct such financial transactions, knew that the property involved in the financial transactions represented the proceeds of some form of unlawful activity, in violation of Title 18, United States Code, Section 1956(a)(1)(B)(i).

MANNER AND MEANS

15. UNUIGBE and his Coconspirators carried out the conspiracy in, among other ways, the manner and means set forth in paragraphs 7 through 12 above.

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

COUNT TWO

18 U.S.C. § 371

(Conspiracy to Operate Unlicensed Money Transmitting Business)

16. The United States Attorney incorporates paragraphs 1 through 12 of this Bill of Information and further alleges that:

17. From at least early 2018 through at least August 2023, in Gaston County, within the Western District of North Carolina, and elsewhere, the defendant,

EMMANUEL UNUIGBE

did knowingly and willfully combine, conspire, confederate and agree with Coconspirator 1, Coconspirator 2 and others, both known and unknown to the United States Attorney, to commit offenses against the United States, that is, violations of Title 18, United States Code, Section 1960.

Object of the Conspiracy

18. It was a part and an object of the conspiracy that UNUIGBE, Coconspirator 1, Coconspirator 2 and others, both known and unknown to the United States Attorney, would knowingly and intentionally conduct, control, manage, supervise, direct and own part of an unlicensed money transmitting business affecting interstate and foreign commerce, and which was operated without an appropriate money transmitting license in a state where such operation was punishable as a misdemeanor or a felony under state law, and which failed to comply with the money transmitting business regulations under Section 5330 of Title 31, United States Code, and regulations prescribed thereunder, and which involved the transportation and transmission of funds that were known to UNUIGBE to have been derived from a criminal offense.

Purposes of the Conspiracy

19. The purposes of the conspiracy were to provide money transmitting services to the public through Stage 23, Company 1 and Company 2, among others, and to, in turn, earn compensation.

Manner and Means

20. UNUIGBE and his Coconspirators carried out the conspiracy in the manner and means described in paragraphs 7 through 12 of this Bill of Information, among others.

Overt Acts

21. In furtherance of the conspiracy, and to accomplish the object thereof, UNUIGBE and his Coconspirators committed or caused to be committed at least one of the following acts, among others, in the Western District of North Carolina and elsewhere:

a. On or about July 10, 2020, Victim 1, a resident of Fulton, New York, wired \$7,400 to Stage 23's bank account x1070 as directed by a man she had met online whom she believed was living in England. Over the following week, UNUIGBE transferred Victim 1's \$7,400, as well as other monies, to various other bank accounts, depleting Stage 23's bank account x1070 to a balance of less than \$450.

b. On or about December 6, 2021, Victim 2, a resident of Dallas, North Carolina, received a letter purporting to be on Federal Bureau of Investigation (FBI) letterhead that falsely claimed that if Victim 2 paid \$6,200 to obtain a "FBI FUND CLEARANCE CERTIFICATE/ANTI TERRORISM CERTIFICATE," he would be able to access \$5 million that had purportedly been transferred to a bank account for his benefit. The fraudulent letter contained the forged signature of FBI Director Christopher Wray and instructed Victim 2 to send the \$6,200 to Company 1's bank account x2208. On or about December 22, 2021, a \$5,000 check from Victim 2 was deposited into Company 1's bank account x2208 at a branch in Dallas, North Carolina. On or about December 31, 2021, \$5,000 in cash was withdrawn from Company 1's bank account x2208.

c. On or about January 3, 2022, an unknown coconspirator sent a fraudulent email to Victim 3, a volunteer fire department, that appeared to be an invoice from a company from which Victim 3 leased equipment. The email directed Victim 3 to wire the payment for the invoice to Company 1's bank account x2208. On or about January 10, 2022, Company 1's bank account x2208 received two wires from Victim 3 totaling more than \$91,000. After receiving these wires, Coconspirator 1 withdrew more than \$75,000 from Company 1's bank account x2208 over the following days.

d. On or about January 13, 2023, Coconspirator 1 transferred approximately 9,000,000 Nigerian Naira from an account he controlled at a Nigerian financial institution to UNUIGBE's account x5277 at the same Nigerian financial institution as partial payment for United States dollars that UNUIGBE had arranged to receive from a third party.

All in violation of Title 18, United States Code, Section 371.

NOTICE OF FORFEITURE

Notice is hereby given of 18 U.S.C. § 982 and 28 U.S.C. § 2461(c). Under Section 2461(c), criminal forfeiture is applicable to any offenses for which forfeiture is authorized by any other statute, including but not limited to 18 U.S.C. § 981 and all specified unlawful activities listed or referenced in 18 U.S.C. § 1956(c)(7), which are incorporated as to proceeds by Section 981(a)(1)(C). The following property is subject to forfeiture in accordance with Section 982 and/or 2461(c):

- a. All property constituting the proceeds of or involved in the violations set forth in this Bill of Information; and
- b. If, as set forth in 21 U.S.C. § 853(p), any property described in (a) cannot be located upon the exercise of due diligence, has been transferred or sold to, or deposited with, a third party, has been placed beyond the jurisdiction of the court, has been substantially diminished in value, or has been commingled with other property which cannot be divided without difficulty, all other property of the defendant/s to the extent of the value of the property described in (a).

The following property is subject to forfeiture on one or more of the grounds stated above: a forfeiture money judgment in the amount of no more than \$3,500,000, such amount constituting the proceeds of the violations set forth in this Bill of Information.

DENA J. KING
UNITED STATES ATTORNEY



DANIEL RYAN
ASSISTANT UNITED STATES ATTORNEY