

Magistrate Judge Michelle L. Peterson

UNITED STATES DISTRICT COURT FOR THE
WESTERN DISTRICT OF WASHINGTON
AT SEATTLE

UNITED STATES OF AMERICA,
Plaintiff

v.

PATRICK MCDONAGH
MATTHEW MCDONAGH,
Defendants.

CASE NO. MJ24-410

COMPLAINT for VIOLATION

Title 18, U.S.C.

Sections 1349 and 2

BEFORE, the Honorable Michelle L. Peterson, United States Magistrate Judge,
U.S. Courthouse, Seattle, Washington.

The undersigned complainant being duly sworn states:

COUNT ONE

(Conspiracy to Commit Wire Fraud)

1. Beginning at a time unknown but not later than in or about September 2023
and continuing through at least June 2024, in Snohomish County, within the Western
District of Washington, and elsewhere, the defendants PATRICK MCDONAGH and

1 MATTHEW MCDONAGH, together with others known and unknown, did conspire,
2 confederate and agree, together and with each other, to commit the offense of wire fraud
3 in violation of Title 18, United States Code, Section 1343.

4 2. That is, PATRICK MCDONAGH and MATTHEW MCDONAGH, together
5 with others known and unknown, with intent to defraud, agreed to knowingly devise a
6 scheme and artifice to defraud, and to obtain money and property, by means of materially
7 false and fraudulent pretenses, representations, and promises. To execute and attempt to
8 execute the scheme and artifice to defraud, PATRICK MCDONAGH and MATTHEW
9 MCDONAGH, together with others known and unknown, knowingly transmitted, and
10 caused to be transmitted by wire communication in interstate and foreign commerce,
11 writings, signs, signals, pictures and sounds.

12 3. The object of the conspiracy was to use false promises and pretenses to
13 fraudulently obtain money and property of value from Victim 1.

14 ***Manner and Means***

15 The following conduct was part of the conspiracy:

16 4. On or about January 11, 2024, MATTHEW MCDONAGH approached the
17 home of Victim 1, who lives alone in Shoreline, Washington.

18 5. MATTHEW MCDONAGH falsely claimed that he was performing
19 construction work in Victim 1's neighborhood and saw that Victim 1's home had a hole in
20 the roof. MATTHEW MCDONAGH offered to inspect the roof for Victim 1.

21 6. MATTHEW MCDONAGH inspected the roof and returned with a shingle
22 purporting to show damage to the roof. Victim 1's roof had been repaired several years
23 earlier; the roof did not need urgent repair. MATTHEW MCDONAGH nevertheless told
24 Victim 1 that MATTHEW MCDONAGH and others could repair the roof.

25 7. PATRICK MCDONAGH was another supposed contractor who told Victim
26 1 he worked with MATTHEW MCDONAGH. Victim 1 observed PATRICK
27 MCDONAGH and MATTHEW MCDONAGH together. PATRICK MCDONAGH

1 directed Victim 1 how to transfer money from his financial accounts to cover the cost of
2 the ostensible repairs. MATTHEW MCDONAGH collected money from Victim 1 and
3 cashed the checks. In at least one instance, Victim 1 observed PATRICK MCDONAGH
4 and MATTHEW MCDONAGH discussing how to convince Victim 1 to pay them more
5 money.

6 8. MATTHEW MCDONAGH, PATRICK MCDONAGH, or a co-conspirator
7 directed Victim 1 to write MATTHEW MCDONAGH a check for the work on the roof.
8 Victim 1 wrote MATTHEW MCDONAGH a check for \$15,000, which MATTHEW
9 MCDONAGH cashed at a bank branch located in Snohomish County, within the Western
10 District of Washington.

11 9. In addition to a hole in his roof, MATTHEW MCDONAGH and PATRICK
12 MCDONAGH falsely claimed that Victim 1 had a crack in his foundation that was
13 damaging his house and needed urgent repair. MATTHEW MCDONAGH and PATRICK
14 MCDONAGH told Victim that they, together with others known and unknown, would use
15 a titanium tie rod system to fix the foundation.

16 10. MATTHEW MCDONAGH and PATRICK MCDONAGH did not install a
17 titanium tie rod system as promised and did not repair the foundation. Instead, MATTHEW
18 MCDONAGH and PATRICK MCDONAGH directed others to dig a trench around Victim
19 1's foundation and in Victim 1's yard, which gave Victim 1 the impression that they were
20 performing expensive work on his foundation.

21 11. MATTHEW MCDONAGH and PATRICK MCDONAGH demanded more
22 and more money for the work they claimed they were performing. Over the course of the
23 scheme, between approximately January 11, 2024 and January 24, 2024, Victim 1 wrote
24 MATTHEW MCDONAGH checks worth \$235,000. MATTHEW MCDONAGH cashed
25 each check.

26 12. In at least one instance, PATRICK MCDONAGH and MATTHEW
27 MCDONAGH directed Victim 1 to wire funds to pay for "building materials."

1 13. On January 25, 2024, defendants and others known and unknown caused
2 Victim 1 to wire \$200,000 from a bank account in his name to a third-party's bank account.
3 Victim 1 initiated the wire from within the Western District of Washington, and the wire
4 terminated outside of Washington. A note accompanying the wire transmission stated that
5 the purpose of the payment was for "building materials."

6 14. Contrary to PATRICK MCDONAGH's and MATTHEW MCDONAGH's
7 representations, the \$200,000 wire transfer was not for building materials. PATRICK
8 MCDONAGH and MATTHEW MCDONAGH did not use \$200,000-worth of building
9 materials on Victim 1's home.

10 15. In total, Victim 1 paid PATRICK MCDONAGH and MATTHEW
11 MCDONAGH at least approximately \$435,000 for home repairs. The value of the work
12 done on Victim 1's home was a small fraction of the \$435,000 PATRICK MCDONAGH
13 and MATTHEW MCDONAGH charged Victim 1.

14 16. PATRICK MCDONAGH and MATTHEW MCDONAGH, and others
15 known and unknown, lied about the status of Victim 1's home and the repairs it needed to
16 trick Victim 1 into paying them \$435,000 for contractor work they did not perform.

17 All in violation of Title 18, United States Code Sections 1349 and 2.
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1 And the complainant states that this Complaint is based on the following
2 information:

3 I, ETHAN VIA, being first duly sworn on oath, depose and say:

4 1. I am employed as a Special Agent with the Federal Bureau of Investigation
5 and have been employed with the FBI since August 2003. I am currently assigned to the
6 Seattle Field Division where I am a member of the Complex Financial Crime squad. I have
7 received basic federal law enforcement training, including the training at the FBI Academy
8 in Quantico, Virginia, as well as other specialized law enforcement training. In the course
9 of my official duties as a Special Agent, I have investigated a broad range of violations of
10 federal statutes governing various types of complex financial crimes including aggravated
11 identity theft, bankruptcy fraud, wire fraud, mail fraud, bank fraud, securities fraud, money
12 laundering, and conspiracy.

13 2. Before my career as an FBI Special Agent, I was employed as a Certified
14 Public Accountant for approximately three years and, as part of that employment, I
15 examined financial information of clients to determine their accuracy and reliability.

16 3. I am familiar with and have participated in the normal methods of
17 investigation, including but not limited to conducting interviews, physical surveillance,
18 reviewing financial statements, drafting and executing search and arrest warrants, and
19 conducting consensually monitored audio recordings.

20 4. The following information is based upon my review of records and
21 documents obtained during the course of this investigation; reports and other investigative
22 materials conveyed by state and local law enforcement; information provided by federal
23 law enforcement agencies, including but not limited to Customs and Border Protection and
24 Homeland Security Investigations; information provided by victims and witnesses; and my
25 experience and background as an FBI Special Agent.

26 5. Because this Affidavit is submitted for the limited purpose of establishing
27 probable cause in support of the Complaint, it does not set forth each and every fact that I

1 or others have learned during the course of the investigation. I have set forth only those
2 facts that I believe are necessary to establish probable cause that PATRICK MCDONAGH
3 and MATTHEW MCDONAGH, the defendants, violated 18 U.S.C. §§ 1349 and 2.

4 **FACTS ESTABLISHING PROBABLE CAUSE**

5 ***A. The McDonaghs Approach Victim 1 and Lie About his Roof.***

6 6. On or about January 11, 2024, a man came to Victim 1's back door and stated
7 he was working in the neighborhood and saw that Victim 1's home had a hole in the roof.
8 Victim 1 identified the contractor as defendant MATTHEW MCDONAGH.

9 7. MATTHEW MCDONAGH inspected the roof and returned with a shingle
10 purporting to show damage to the roof. Victim 1's family member informed me that Victim
11 1's roof had been repaired several years earlier; the roof did not need urgent repair.
12 MATTHEW MCDONAGH nevertheless told Victim 1 that MATTHEW MCDONAGH
13 and others could repair the roof.

14 8. MATTHEW MCDONAGH worked with a second person claiming to be a
15 contractor. Victim 1 identified this second person as defendant PATRICK MCDONAGH.
16 Victim 1 believed the two men are brothers. MATTHEW MCDONAGH and PATRICK
17 MCDONAGH worked together to communicate with Victim 1: MATTHEW
18 MCDONAGH initially approached Victim 1 about doing repair work on Victim 1's roof.
19 PATRICK MCDONAGH directed Victim 1 how to move money through his financial
20 accounts to cover the cost of the repairs.

21 9. Victim 1 informed law enforcement that MATTHEW MCDONAGH and
22 PATRICK MCDONAGH agreed to clean the moss off Victim 1's roof and repair the
23 supposed hole. Victim 1 agreed to hire them for the work. At the end of the day, Victim 1
24 wrote the McDonaghs a check for \$15,000. The next day, Victim 1 wrote the McDonaghs
25 two additional checks, each for \$20,000. On January 13, 2024, Victim 1 wrote another
26 check for \$26,000.

1 10. MATTHEW MCDONAGH and PATRICK MCDONAGH did not provide
2 Victim 1 any paperwork, including a contractor invoice, documenting the work they claim
3 they did on Victim 1's roof.

4 11. Later inspection revealed that, contrary to their claims, MATTHEW
5 MCDONAGH and PATRICK MCDONAGH did not repair Victim 1's roof. The
6 inspection found no signs of any repairs that were done to Victim 1's roofing material.
7 There were no new roofing shingles visible, no new roof cement visible, and no new
8 flashing material visible.

9 ***B. The McDonaghs Claim Victim 1's Foundation Is Cracked.***

10 12. After MATTHEW MCDONAGH and PATRICK MCDONAGH and others
11 'completed' the work on Victim 1's roof, MATTHEW MCDONAGH and PATRICK
12 MCDONAGH told Victim 1 they observed there was a crack in the home's foundation and
13 that the wall was bulging. Later inspection revealed that there was no crack in the
14 foundation. Victim 1 nevertheless agreed to have the supposed crack repaired.

15 13. MATTHEW MCDONAGH and PATRICK MCDONAGH told Victim 1 that
16 the foundation required an expensive repair. Before Victim 1 agreed to the work,
17 MATTHEW MCDONAGH and PATRICK MCDONAGH and others began digging a
18 trench next to Victim 1's house and in Victim 1's yard. They told Victim 1 that the purpose
19 of the trench was to fix the foundation.

20 14. Later inspection revealed that MATTHEW MCDONAGH and PATRICK
21 MCDONAGH did not repair Victim 1's foundation as promised. MATTHEW
22 MCDONAGH and PATRICK MCDONAGH did not install a titanium tie rod system, as
23 they told Victim 1 they would. MATTHEW MCDONAGH and PATRICK MCDONAGH
24 and others dug a trench, poured concrete in it, and added a corrugated pipe, but none of
25 this work would have fixed a cracked foundation.

1 15. As MATTHEW MCDONAGH, PATRICK MCDONAGH and others
2 worked, MATTHEW MCDONAGH and PATRICK MCDONAGH continued to demand
3 Victim 1 pay every day.

4 16. Victim 1 said that he asked several times for an invoice or some kind of proof
5 of the cost of their work but they never provided one. Victim 1 noted that he felt something
6 was off, but that he felt he was 'too far in' to back out. Victim 1 agreed to some of the work
7 that MATTHEW MCDONAGH and PATRICK MCDONAGH did, but he informed law
8 enforcement that he did not understand why the work was so expensive. Victim 1 said that
9 whenever he asked them about the cost, MATTHEW MCDONAGH and PATRICK
10 MCDONAGH would feign offense and claim that they were honest.

11 17. MATTHEW MCDONAGH and PATRICK MCDONAGH stated that they
12 would be willing to fix some holes in the siding of the house, in addition to the work on
13 the foundation and the roof. Victim 1 continued to pay during this time. Victim 1's bank
14 called Victim 1 several times and asked if the transactions were legitimate and he told them
15 that they were.

16 18. Finally, MATTHEW MCDONAGH and PATRICK MCDONAGH and
17 others poured a small concrete pad for the home's back door. Victim 1 asked the contractors
18 to repair a cement walkway and add some cement to Victim 1's driveway. After he paid
19 for this, the McDonaghs asked him to pay 'for taxes' and demanded an extra \$20,000.
20 Victim 1 became skeptical of MATTHEW MCDONAGH and PATRICK MCDONAGH
21 at this point.

22 19. MATTHEW MCDONAGH and PATRICK MCDONAGH asked Victim 1
23 to show them his bank accounts, and he opened them in front of them to show he had only
24 \$20,000 left in them. He said he would not pay the last \$20,000 because he needed money
25 to live on, and because he had already paid them for everything.

1 20. MATTHEW MCDONAGH and PATRICK MCDONAGH never provided
2 Victim 1 an invoice or contract for the work they claimed they performed, even though
3 Victim 1 requested this information.

4 ***C. The McDonaghs Demand \$435,000 for Little Work Done.***

5 21. In total, Victim 1 paid MATTHEW MCDONAGH and PATRICK
6 MCDONAGH approximately \$435,000 in checks and wire tran sfers. Later inspection
7 revealed that the materials used for the work done by the McDonaghs consisted of
8 approximately \$200 in material used to fill holes in the siding of Victim 1's house, concrete
9 for driveway and walkway additions in the front of Victim 1's house, concrete at the bottom
10 of a trench in the back of Victim 1's house, and a black corrugated plastic pipe. The
11 inspector informed me that the total cost of work done on Victim 1's home was
12 significantly less than the \$435,000 the McDonaghs' charged Victim 1.

13 22. When Victim 1 told MATTHEW MCDONAGH and PATRICK
14 MCDONAGH that Victim 1 could not afford the payments, MATTHEW MCDONAGH
15 and PATRICK MCDONAGH directed Victim 1 how to move money from financial
16 accounts to cover the costs of the purported construction work. PATRICK MCDONAGH
17 provided Victim 1 contact information for Victim 1's financial institutions so Victim 1
18 could transfer money and pay MATTHEW MCDONAGH and PATRICK MCDONAGH.
19 Victim 1 told law enforcement that MATTHEW MCDONAGH and PATRICK
20 MCDONAGH took approximately half of Victim 1's 401K retirement savings.

21 23. Victim 1 wrote at least approximately twelve checks to MATTHEW
22 MCDONAGH for work ostensibly performed on Victim 1's home. The checks ranged in
23 amount from \$14,000 to \$26,000 and totaled at least approximately \$235,000. The memos
24 for the checks included "foundation repair" and "home repair."

1 24. MATTHEW MCDONAGH cashed each check at a financial institution
2 located within the Western District of Washington. The bank captured surveillance of
3 MATTHEW MCDONAGH cashing many of Victim 1's checks; one example—captured
4 on January 11, 2024—is shown below:



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14 25. PATRICK MCDONAGH, MATTHEW MCDONAGH, and others known
15 and unknown also told Victim 1 to wire money to pay for building materials. On January
16 25, 2024, Victim 1 wired \$200,000 from a financial account in his name to a third party's
17 bank account in New York. The purpose of the wire transmission was "building materials."

18 26. The owner of account that received the wire later contacted law enforcement
19 and stated that the purpose of the wire was for repayment of a past debt for building
20 materials.

21 ***D. The McDonaghs Agreed to Defraud Victim 1.***

22 27. Victim 1 informed law enforcement that MATTHEW MCDONAGH and
23 PATRICK MCDONAGH acted together on the supposed contractor work and in making
24 decisions about payments.

25 28. Although MATTHEW MCDONAGH initially approached Victim 1, Victim
26 1 informed law enforcement that MATTHEW MCDONAGH and PATRICK
27 MCDONAGH typically arrived at Victim 1's residence together. PATRICK

1 MCDONAGH directed MATTHEW MCDONAGH and others how to complete the work
2 they claimed they were doing.

3 29. PATRICK MCDONAGH typically talked to Victim 1 about payments. But
4 MATTHEW MCDONAGH and PATRICK MCDONAGH directed Victim 1 to write
5 checks to MATTHEW MCDONAGH, which Victim 1 did. MATTHEW MCDONAGH
6 cashed the checks.

7 30. In at least one instance, Victim 1 observed MATTHEW MCDONAGH and
8 PATRICK MCDONAGH step away from a conversation with Victim 1 to privately discuss
9 MATTHEW MCDONAGH's and PATRICK MCDONAGH's demand that Victim 1 pay
10 taxes on the work they claimed to perform.

11 ***E. The McDonaghs Targeted Victims in Other Districts.***

12 31. FBI and other law enforcement have connected MATTHEW MCDONAGH
13 and PATRICK MCDONAGH with at least three additional victims of contractor fraud
14 located outside of the Western District of Washington. In total, these three victims lost at
15 least approximately \$50,000 to the scheme.

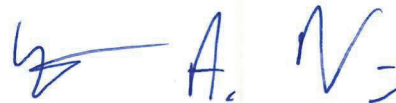
16 32. As one example, three men demanded \$29,000 for home repair work from
17 Victim 2 in Tualatin, Oregon. The contractors falsely told Victim 2 they were associated
18 with a local construction company to induce Victim 2 to hire them for foundation work.
19 Later inspection revealed that the whole repair job should have cost under \$2,000, but
20 Victim 2 ended up paying \$29,000. Victim 2 identified PATRICK MCDONAGH as one
21 of the individuals who defrauded her.

22 33. As another example, MATTHEW MCDONAGH and PATRICK
23 MCDONAGH approached the Spokane residence of Victim 3 and claimed Victim 3's roof
24 needed repairs. One of them went onto Victim 3's roof and inspected the chimney. They
25 then showed Victim 3 a picture of a roof with a hole in it. Believing that this hole was on
26 his roof, Victim 3 agreed to let them work on it.

1 34. After only about an hour, MATTHEW MCDONAGH and PATRICK
2 MCDONAGH told Victim 3 that they were finished and showed him a video of his roof
3 and chimney. Victim 3 realized that the contractors did not perform any of the agreed-upon
4 work and that the pictures the contractors previously showed him did not depict his roof
5 and likely were fake. The contractors showed Victim 3 a fake invoice for \$3,000. DM paid
6 the invoice.

7 **CONCLUSION**

8 35. Based on the above facts, I respectfully submit that there is probable cause
9 to believe that MATTHEW MCDONAGH and PATRICK MCDONAGH committed the
10 offense of conspiracy to commit wire fraud, in violation of Title 18, United States Code,
11 Sections 1349 and 2.

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14 ETHAN VIA, Complainant
15 Special Agent, FBI

16 The above-named agent provided a sworn statement attesting to the truth of the
17 foregoing Complaint and Affidavit. Based on the Complaint and Affidavit, the Court
18 hereby finds there is probable cause to believe the Defendants committed the offense set
19 forth in the Complaint.

20 Dated this 9th day of July, 2024.

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24 MICHELLE L. PETERSON
25 United States Magistrate Judge
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