

FILED by **YH** D.C.
Dec 10, 2020
ANGELA E. NOBLE
CLERK U.S. DIST. CT.
S.D. OF FLA. - MIAMI

**UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF FLORIDA**

CASE NO. 20-60140-CR-SINGHAL/SNOW

**18 U.S.C. § 1344
18 U.S.C. § 1028A(a)(1)
18 U.S.C. § 982**

UNITED STATES OF AMERICA

vs.

JUDLEX JEAN LOUIS,

Defendant.

_____ /

INFORMATION

The United States Attorney charges that:

GENERAL ALLEGATIONS

At all times material to this Information:

The Paycheck Protection Program

1. The Coronavirus Aid, Relief, and Economic Security (“CARES”) Act was a federal law enacted March 27, 2020 to provide financial assistance to Americans suffering economic harms from the COVID-19 pandemic. One source of relief provided through the CARES Act was the authorization of potentially forgivable loans to businesses for job retention and certain other expenses, through a program called the Paycheck Protection Program (“PPP”).

2. The types of businesses eligible for a PPP loan under the CARES Act included sole proprietorships. For the period from February 15, 2020 through June 30, 2020, sole proprietorships were eligible to receive a maximum PPP loan of up to \$20,833 to cover lost income. In order to obtain a PPP loan, the qualifying sole proprietorship submitted a PPP loan application (Small

Business Administration (“SBA”) Form 2483), signed by the sole proprietor. The PPP loan application required the sole proprietor to acknowledge the program rules and make certain affirmative certifications in order to be eligible to obtain the PPP loan. In addition, the sole proprietor had to report and document the sole proprietorship’s income and expenses, as typically reported to the Internal Revenue Service on Form 1040, Schedule C. The lending institution used this report and documentation to calculate the amount of money the applicant was entitled to receive under the PPP.

3. A PPP loan application had to be processed by a participating lender. If a PPP loan application was approved, the participating lender funded the PPP loan using its own monies, which were fully guaranteed by the SBA. Data from the application, including information about the borrower, the total amount of the loan, and the reports and documentation regarding the business’s income and expenses, were transmitted by the lender to the SBA in the course of processing the loan.

The Defendant and Relevant Entities

4. Defendant **JUDLEX JEAN LOUIS** was a resident of Broward County, Florida.

5. Bank 1 was a financial institution based in Salt Lake City, Utah, with deposits insured by the Federal Deposit Insurance Corporation (“FDIC”). Bank 1 was an approved SBA lender of PPP loans.

6. Bank 2 was a financial institution with branches in Florida and with deposits insured by the FDIC.

COUNT 1
Bank Fraud
(18 U.S.C. § 1344)

1. Paragraphs 1 through 6 of the General Allegations section of this Information are re-alleged and incorporated by reference as through fully set forth herein.

2. From in and around May 2020, through in and around August 2020, in Broward County, in the Southern District of Florida, and elsewhere, the defendant,

JUDLEX JEAN LOUIS,

did knowingly, and with intent to defraud, execute, and attempt to execute, and cause the execution of, a scheme and artifice to defraud one or more financial institutions, which scheme and artifice employed a material falsehood, and did knowingly, and with intent to defraud, execute, and attempt to execute, and cause the execution of, a scheme and artifice to obtain any of the moneys and funds owned by, and under the custody and control of, one or more financial institutions, by means of materially false and fraudulent pretenses, representations, and promises, relating to a material fact, in violation of Title 18, United States Code, Sections 1344(1) and (2).

PURPOSE OF THE SCHEME AND ARTIFICE

3. It was the purpose of the scheme and artifice for **JUDLEX JEAN LOUIS** to unlawfully enrich himself by obtaining PPP loan proceeds through PPP loan applications submitted under false and fraudulent pretenses and with false and fraudulent representations.

SCHEME AND ARTIFICE

The manner and means by which **JUDLEX JEAN LOUIS** sought to accomplish the purpose of the scheme and artifice included, among others, the following:

4. **JUDLEX JEAN LOUIS** created false social security numbers and obtained, without authorization, victims' personally identifiable information ("PII"), including names, true social security numbers, and Florida driver licenses.

5. Using the false social security numbers, the unauthorized PII, the Florida driver licenses, or a combination of these items, **JUDLEX JEAN LOUIS** fraudulently opened and controlled accounts, both in his own and in victims' names, at Bank 2 and other federally-insured financial institutions.

6. **JUDLEX JEAN LOUIS** then submitted or aided and abetted the submission of false and fraudulent applications for PPP loans to Bank 1 and other lenders participating in the PPP for deposit into the bank accounts he had fraudulently opened and controlled. The false and fraudulent applications were typically for purported sole proprietorships operated by **JEAN LOUIS** or a victim and used many of the same false social security numbers, unauthorized PII, and Florida driver licenses that **JEAN LOUIS** had used to open and control the intended depository bank accounts. The false and fraudulent applications also contained fabricated information about the sole proprietorships purportedly applying for the loans.

7. Based on these false and fraudulent pretenses and representations, Bank 1 and other lenders participating in the PPP approved and disbursed PPP loans to the depository accounts fraudulently opened and controlled by **JUDLEX JEAN LOUIS**.

8. **JUDLEX JEAN LOUIS** then accessed the PPP loan proceeds by withdrawing the proceeds or by transferring them to other accounts controlled by **JEAN LOUIS**.

EXECUTION OF THE SCHEME AND ARTIFICE

On or about June 3, 2020, in Broward County, in the Southern District of Florida, and elsewhere, **JUDLEX JEAN LOUIS** did execute, and attempt to execute, and cause the execution

of, the above described scheme and artifice to defraud, by submitting a false and fraudulent PPP loan application to Bank 1 on behalf of a non-existent sole proprietorship purportedly operated by J.A.G.C., which resulted in Bank 1 depositing \$19,412 in PPP loan proceeds to a Bank 2 account ending -6499 in J.A.G.C.'s name that **JEAN LOUIS** had fraudulently opened and controlled, in violation of Title 18, United States Code, Sections 1344(1) and (2), and 2.

COUNT 2
Aggravated Identity Theft
(18 U.S.C. § 1028A(a)(1))

On or about June 3, 2020, in Broward County, in the Southern District of Florida and elsewhere, the defendant,

JUDLEX JEAN LOUIS,

during and in relation to a felony violation of Title 18, United States Code, Section 1344, that is, knowingly, and with intent to defraud, executing, and attempting to execute, and causing the execution of, a scheme and artifice to defraud one or more financial institutions, which scheme and artifice employed a material falsehood, and knowingly, and with intent to defraud, executing, and attempting to execute, and causing the execution of, a scheme and artifice to obtain any of the moneys and funds owned by, and under the custody and control of, one or more financial institutions, by means of materially false and fraudulent pretenses, representations, and promises relating to a material fact, as charged in Count 1, did knowingly transfer, possess, and use, without lawful authority, the means of identification of another person, that is, the Florida driver license of J.A.G.C, in violation of Title 18, United States Code, Sections 1028A(a)(1) and 2.

FORFEITURE ALLEGATIONS

1. The allegations of this Information are hereby re-alleged and by this reference fully incorporated herein for the purpose of alleging forfeiture to the United States of America of certain property in which the defendant, **JUDLEX JEAN LOUIS**, has an interest.

2. Upon conviction of a violation of Title 18, United States Code, Section 1344, as alleged in this Information, the defendant shall forfeit to the United States any property constituting or derived from proceeds which the defendant obtained, directly or indirectly, as the result of such offense, pursuant to Title 18, United States Code, Section 982(a)(2).

All pursuant to Title 18, United States Code, Section 982(a)(2), and the procedures set forth at Title 21, United States Code, Section 853, as incorporated by Title 18, United States Code, Section 982(b)(1).



ARIANA FAJARDO ORSHAN
UNITED STATES ATTORNEY



KIRAN N. BHAT
ASSISTANT UNITED STATES ATTORNEY

UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF FLORIDA

UNITED STATES OF AMERICA

CASE NO. _____

v.

CERTIFICATE OF TRIAL ATTORNEY*

JUDLEX JEAN LOUIS

Superseding Case Information:

_____ Defendant. /

Court Division: (Select One)

Miami Key West
 FTL WPB FTP

New defendant(s) Yes No
Number of new defendants _____
Total number of counts _____

- I have carefully considered the allegations of the indictment, the number of defendants, the number of probable witnesses and the legal complexities of the Indictment/Information attached hereto.
- I am aware that the information supplied on this statement will be relied upon by the Judges of this Court in setting their calendars and scheduling criminal trials under the mandate of the Speedy Trial Act, Title 28 U.S.C. Section 3161.
- Interpreter: (Yes or No) No
List language and/or dialect _____
- This case will take 0 days for the parties to try.
- Please check appropriate category and type of offense listed below:

(Check only one)

I 0 to 5 days
 II 6 to 10 days _____
 III 11 to 20 days _____
 IV 21 to 60 days _____
 V 61 days and over _____

(Check only one)

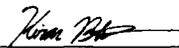
Petty _____
 Minor _____
 Misdem. _____
 Felony

6. Has this case previously been filed in this District Court? (Yes or No) No
 If yes: Judge Case No. _____

(Attach copy of dispositive order)
 Has a complaint been filed in this matter? (Yes or No) Yes
 If yes: Magistrate Case No. 20-6328-MJ-HUNT
 Related miscellaneous numbers: _____
 Defendant(s) in federal custody as of August 7, 2020
 Defendant(s) in state custody as of _____
 Rule 20 from the District of _____

Is this a potential death penalty case? (Yes or No) No

- Does this case originate from a matter pending in the Central Region of the U.S. Attorney's Office prior to August 9, 2013 (Mag. Judge Alicia O. Valle)? Yes No
- Does this case originate from a matter pending in the Northern Region of the U.S. Attorney's Office prior to August 8, 2014 (Mag. Judge Shaniek Maynard)? Yes No
- Does this case originate from a matter pending in the Central Region of the U.S. Attorney's Office prior to October 3, 2019 (Mag. Judge Jared Strauss)? Yes No



 ASSISTANT UNITED STATES ATTORNEY
 Florida Bar Number 1008370

*Penalty Sheet(s) attached

UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF FLORIDA

PENALTY SHEET

Defendant's Name: JUDLEX JEAN LOUIS

Case No: _____

Count #: 1

Bank Fraud

Title 18, United States Code, Section 1344

***Max. Penalty:** Thirty (30) Years' Imprisonment

Count #: 2

Aggravated Identity Theft

Title 18, United States Code, Section 1028A(a)(1)

***Max. Penalty:** Mandatory Consecutive Two (2) Years' Imprisonment

***Refers only to possible term of incarceration, does not include possible fines, restitution, special assessments, parole terms, or forfeitures that may be applicable.**

AO 455 (Rev. 01/09) Waiver of an Indictment

UNITED STATES DISTRICT COURT
for the

United States of America)

v.)

JUDLEX JEAN LOUIS)

Case No.)

Defendant

WAIVER OF AN INDICTMENT

I understand that I have been accused of one or more offenses punishable by imprisonment for more than one year. I was advised in open court of my rights and the nature of the proposed charges against me.

After receiving this advice, I waive my right to prosecution by indictment and consent to prosecution by information.

Date: _____

Defendant's signature

Signature of defendant's attorney

Michael A. Gottlieb

Printed name of defendant's attorney

Judge's signature

Judge's printed name and title