



THE UNITED STATES ATTORNEY'S OFFICE  
WESTERN DISTRICT *of* MICHIGAN

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**Department of Justice**

U.S. Attorney's Office

Western District of Michigan

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FOR IMMEDIATE RELEASE

Wednesday, April 7, 2021

## **Five Charged With COVID-19 Relief Fraud**

**GRAND RAPIDS, MICHIGAN** — United States Attorney Andrew Birge announced today that five men were indicted by a grand jury on multiple federal charges for fraudulently obtaining and misappropriating Paycheck Protection Program (“PPP”) loan funds.

The Coronavirus Aid, Relief, and Economic Security (“CARES”) Act is a federal law designed to provide emergency financial assistance to the millions of Americans who are suffering the economic effects caused by the COVID-19 pandemic. One source of relief provided by the CARES Act was the authorization of forgivable loans to small businesses through the PPP program, which was designed to provide small businesses with loans in order to keep employees on the payroll.

The indictment alleges that Jemar Mason and David Kurbanov, in concert with Andre Jackson and James Williams, received approximately \$1.495 million through the Small Business Administration and the PPP for two shell companies. It is further alleged that, with the assistance of Dennis Lynn Cartwright, Jr., the defendants attempted to transfer the money to cover up the fact that it was fraudulently obtained. Investigators located and recovered approximately \$1.123 million of the loan funds. Mason, Kurbanov, and Cartwright live in the Grand Rapids, Michigan area; Williams and Jackson live in the Atlanta, Georgia area.

The charges and maximum penalties are as follows:

- Jemar Ahton Mason – conspiracy to commit wire fraud & wire fraud (each punishable by up to 20 years in prison and a fine of up to \$250,000); conspiracy to commit concealment money laundering (up to 20 years in prison and a fine of up to \$500,000); and two counts of attempting to engage in a monetary transaction in property derived from specified unlawful activity (each punishable by up to 10 years’ imprisonment and a fine of up to \$250,000)
- David Kurbanov – conspiracy to commit wire fraud & wire fraud (each punishable by up to 20 years in prison and a fine of up to \$250,000); conspiracy to commit concealment money laundering (up to 20 years in prison and a fine of up to \$500,000); and three counts of engaging in, or attempting to engage in, a monetary transaction in property derived from specified unlawful activity (each punishable by up to 10 years in prison and a fine of up to \$250,000)
- Dennis Lynn Cartwright, Jr. – conspiracy to commit concealment money laundering (up to 20 years in prison and a fine of up to \$500,000) and engaging in a monetary transaction in

property derived from specified unlawful activity (up to 10 years in prison and a fine of up to \$250,000)

- Andre Jackson – conspiracy to commit wire fraud & wire fraud (each punishable by up to 20 years in prison and a fine of up to \$250,000); conspiracy to commit concealment money laundering (up to 20 years in prison and a fine of up to \$500,000); and attempting to engage in a monetary transaction in property derived from specified unlawful activity (up to 10 years in prison and a fine of up to \$250,000)
- James Williams – conspiracy to commit wire fraud & wire fraud (each punishable by up to 20 years in prison and a fine of up to \$250,000); conspiracy to commit concealment money laundering (up to 20 years in prison and a fine of up to \$500,000); and attempting to engage in a monetary transaction in property derived from specified unlawful activity (up to 10 years in prison and a fine of up to \$250,000)

The charges in the indictment are merely accusations and are not evidence of guilt. The defendants are presumed innocent unless and until proven guilty in a court of law. The government has the burden of proving guilt beyond a reasonable doubt. Actual sentences for federal crimes are typically less than the maximum penalties provided by law. Upon conviction, a federal district court judge will determine any sentence after considering the U.S. Sentencing Guidelines and other statutory factors.

These charges are part of an Organized Crime and Drug Enforcement Task Force (OCDETF) investigation by law enforcement officers in the Western District of Michigan and the Northern District of Georgia, including the Drug Enforcement Administration, Internal Revenue Service – Criminal Investigation, Federal Bureau of Investigation, United States Secret Service, Bureau of Alcohol, Tobacco, Firearms, and Explosives, Michigan State Police, Kent Area Narcotics Enforcement Team (KANET), and the Grand Rapids Police Department.

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**Topic(s):**

Coronavirus

Financial Fraud

**Component(s):**

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