

THE UNITED STATES ATTORNEY'S OFFICE
NORTHERN DISTRICT *of* OHIO

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Department of Justice

U.S. Attorney's Office

Northern District of Ohio

FOR IMMEDIATE RELEASE

Tuesday, May 4, 2021

Six Charged with Fraudulently Seeking to Obtain \$9 Million in COVID-Relief Funding

Documents falsely claimed that applicants operated faith-based organizations and churches

Acting U.S. Attorney Bridget M. Brennan announced that a federal grand jury in Cleveland returned a 14-count indictment charging six individuals for their alleged roles in a scheme to fraudulently obtain approximately \$9 million in COVID-19 relief funds guaranteed by the U.S. Small Business Administration (SBA) under the Coronavirus Aid, Relief, and Economic Security (CARES) Act.

Terrence L. POUNDS, 44, of Holland, Ohio; Charles B. TILLER, 37, of Columbus, Ohio; Terri DAVIS, 30, of Old Hickory, Tennessee; Randolph NUNN, 48, of Canton, Ohio; Samira ABDUL-KARIM, 27, of New Haven, Connecticut; and Quwan SIMMONS, 28, of Hartford, Connecticut are all charged with conspiracy to commit wire fraud and wire fraud. In addition, Defendants POUNDS, NUNN, DAVIS and TILLER are also charged with various counts of money laundering.

"COVID-19 relief funds are intended to support hardworking Americans and small businesses struggling with financial challenges as a result of the pandemic," said Acting U.S. Attorney Bridget M. Brennan. "The U.S. Attorney's Office is committed to pursuing anyone alleged to have fraudulently obtained relief funding."

"These six individuals allegedly defrauded United States taxpayers by engaging in this scheme," said FBI Special Agent in Charge Eric B. Smith. "The CARES Act was designed to help struggling Americans, not for greedy fraudsters to line their pockets. The FBI will continue to work with our partners to root out cheaters engaged in criminal financial deception."

"The CARES Act was enacted with provisions to help struggling businesses stay afloat during the COVID-19 pandemic," stated Bryant Jackson, Special Agent in Charge of the IRS-Criminal Investigation Cincinnati Field Office. "Those individuals who have or continue to exploit the programs as a 'get rich quick' scheme will be held accountable for their actions."

According to the indictment, from on or about March 31, 2020, through on or about Dec. 17, 2020, the six Defendants, and others known and unknown to the Grand Jury, are accused of devising a scheme to defraud the SBA and other financial institutions by obtaining Economic Injury Disaster Loans (EIDL) and Paycheck Protection Program (PPP) loans under false pretenses.

The indictment states that POUNDS recruited TILLER, DAVIS, NUNN, ABDUL-KARIM, SIMMONS and others to provide him with their personal identifying information, which he then used to apply for EIDL loans in their names.

POUNDS allegedly claimed in the EIDL loan applications that TILLER, DAVIS, NUNN, ABDUL-KARIM and SIMMONS each operated a non-profit organization that was a “Faith-Based Organization” and a “Church” with \$1,000,000 in revenue and 15 employees. Based on this false information, the SBA approved these loan applications. In return, the indictment states that TILLER, DAVIS, NUNN, ABDUL-KARIM and SIMMONS then paid POUNDS a portion of the fraudulently obtained loan proceeds.

TILLER, DAVIS, NUNN, ABDUL-KARIM and SIMMONS are all accused of using the EIDL loan proceeds for the benefit of themselves and others, and in a manner that was inconsistent with the purposes of the EIDL program.

Furthermore, it is alleged that POUNDS submitted an SBA EIDL loan application for a purported “Faith-Based Organization” and “Church” that POUNDS claimed to operate. In response to the information provided, the SBA approved and funded this loan application. POUNDS is accused of using portions of the loan proceeds and payments received from others to purchase a 2021 Chevrolet Tahoe, a 2021 Kia Telluride, a 2020 Hyundai Elantra and a 2020 BMW X4.

According to the indictment, POUNDS, TILLER, DAVIS, NUNN, ABDUL-KARIM and SIMMONS, together and with other co-conspirators, submitted at least 60 fraudulent EIDL loan applications and other fraudulent PPP loan applications seeking a total of approximately \$9 million. The SBA approved approximately \$3.3 million.

An indictment is only a charge and is not evidence of guilt. A defendant is entitled to a fair trial in which it will be the government’s burden to prove guilt beyond a reasonable doubt.

If convicted, the Defendant’s sentence will be determined by the Court after review of factors unique to this case, including the Defendant’s prior criminal record, if any, the Defendant’s role in the offense, and the characteristics of the violation.

In all cases, the sentence will not exceed the statutory maximum, and in most cases, it will be less than the maximum.

This investigation was conducted by the Cleveland FBI – Canton Resident Agency and the IRS – Criminal Investigations. This case is being prosecuted by Assistant U.S. Attorneys Brendan D. O’Shea and Elliot Morrison.

The public is encouraged to submit any allegations of COVID-19 fraud to the National Center for Disaster Fraud Hotline at 866-720-5721 or via the [NCDF Web Complaint Form](#).

Attachment(s):

[Download Indictment](#)

Topic(s):

Coronavirus

Disaster Fraud

Component(s):

[USAO - Ohio, Northern](#)

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