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FBI INTERVIEW OF CARL TORJAGBO
TAKEN ON MAY 12, 2022 AT 9:58 AM

STENOGRAPHICALLY TRANSCRIBED BY:

PENNY PRITTY COUDRIET, RMR, CRR
OFFICIAL COURT REPORTER
UNITED STATES DISTRICT COURT
ATLANTA, GEORGIA

1 (MAY 12, 2022)

2 (9:58 AM)

3 AGENT CARUANA: Today is May 12th, approximately
4 9:58 AM, here with Special Agent Caruana and Pressley, with an
5 in-custody interview of Carl Torjagbo?

6 MR. TORJAGBO: Torjagbo.

7 AGENT CARUANA: Torjagbo. Conducting an in-custody
8 interview.

9 So, like I said, before we ask you any questions you
10 must understand your rights.

11 MR. TORJAGBO: Okay.

12 AGENT CARUANA: You have the right to remain silent.
13 Anything -- do you understand that?

14 MR. TORJAGBO: Yes.

15 AGENT CARUANA: Anything you can say -- anything you
16 say can be used against you in court. Do you understand that?

17 MR. TORJAGBO: (No verbal response heard).

18 AGENT CARUANA: You have the right to talk to a
19 lawyer for advice before we ask you any questions. Do you
20 understand that?

21 MR. TORJAGBO: Okay.

22 AGENT CARUANA: You have the right to have a lawyer
23 with you during questioning. If you cannot afford a lawyer,
24 one will be appointed to you before any questioning if you
25 wish.

1 MR. TORJAGBO: Okay.

2 AGENT CARUANA: If you decide to answer questions now
3 without a lawyer present, you have the right to stop answering
4 at any time. Do you understand all those rights?

5 MR. TORJAGBO: (No verbal response heard.)

6 AGENT CARUANA: Do you consent to speak with us
7 briefly this morning?

8 MR. TORJAGBO: Yeah, I'll speak briefly. I don't
9 have anything to hide or (unintelligible).

10 AGENT CARUANA: Okay. So you waive all those rights?

11 MR. TORJAGBO: (Unintelligible.)

12 AGENT CARUANA: And basically this says here: I have
13 read this statement of my rights and I understand what my
14 rights are.

15 MR. TORJAGBO: Uh-huh.

16 AGENT CARUANA: At this time I'm willing to answer
17 questions without a lawyer present. Okay.

18 What I want you to do --

19 MR. TORJAGBO: Uh-huh.

20 AGENT CARUANA: -- is just sign right there, okay?
21 Just don't do anything with that pen, okay?

22 MR. TORJAGBO: Just sign?

23 AGENT CARUANA: Just sign it. All right. Just want
24 to sign there real quick.

25 The first thing I want to ask you --

1 MR. TORJAGBO: Uh-huh.

2 AGENT CARUANA: -- is you have seven rigs here,
3 right?

4 MR. TORJAGBO: Yes.

5 AGENT CARUANA: Where are the other trucks and
6 trailers that you have?

7 MR. TORJAGBO: Some of them, we haven't picked them
8 up yet.

9 AGENT CARUANA: Okay. So you already purchased them?

10 MR. TORJAGBO: Yeah, but we haven't picked them up.

11 AGENT CARUANA: Are they going to be transit or what?

12 MR. TORJAGBO: I have one driver that's working with
13 me right now. He's -- you know, because I don't have a lot of
14 drivers, right, it's kind of hard for us to pick up the stuff,
15 you know, so he has to go and come, go and come.

16 AGENT CARUANA: Okay. Okay.

17 MR. TORJAGBO: Uh-huh.

18 AGENT CARUANA: How many drivers do you have?

19 MR. TORJAGBO: Right now two. Umm, two. I'll say two.
One is

20 on the road right now. One was supposed to show up here
21 because we were supposed to have a DOT inspection supposedly
22 at 10:00 and -- yeah, those are the only two drivers I have.

23 AGENT CARUANA: Ok. What are their names?

24 MR. TORJAGBO: Brahim Gonzu (phonetic) and then --
25 Bretel.

1 AGENT CARUANA: What's the second one?

2 MR. TORJAGBO: Bretel.

3 AGENT CARUANA: Bretel?

4 MR. TORJAGBO: Yeah.

5 AGENT CARUANA: How do you -- is that the --

6 MR. TORJAGBO: B-R-E-T-E-L.

7 AGENT CARUANA: Is that the first name or last name?

8 MR. TORJAGBO: First name.

9 AGENT CARUANA: What's the last name?

10 MR. TORJAGBO: Brown.

11 AGENT CARUANA: Bretel Brown?

12 MR. TORJAGBO: Yeah.

13 AGENT CARUANA: Which one is out of town?

14 MR. TORJAGBO: Brahim is home.

15 AGENT CARUANA: Brahim is home.

16 MR. TORJAGBO: Yeah. Bretel is in McDonough,

17 Georgia, right now.

18 AGENT CARUANA: So they're not picking up any trucks

19 right now?

20 MR. TORJAGBO: No, no, no. He's picking up a load

21 actually.

22 AGENT CARUANA: Does he have a truck of yours?

23 MR. TORJAGBO: Yeah. Yeah. He has a truck.

24 AGENT CARUANA: Okay. Where does he keep that truck?

25 MR. TORJAGBO: All the trucks are kept here.

1 AGENT CARUANA: All of them are here?

2 MR. TORJAGBO: Yeah.

3 AGENT CARUANA: So once -- but you only have seven
4 here?

5 MR. TORJAGBO: No, I have almost nine of them.

6 AGENT CARUANA: Are all your trucks here?

7 MR. TORJAGBO: Yeah.

8 AGENT CARUANA: Oh, they are?

9 MR. TORJAGBO: Yeah.

10 AGENT CARUANA: Okay.

11 MR. TORJAGBO: Save the one that is on the road,
12 yeah.

13 AGENT CARUANA: And who has that? Bretel has that?

14 MR. TORJAGBO: Yeah. Bretel has that, yeah.

15 AGENT CARUANA: So eventually he will be coming back
16 here to drop it off?

17 MR. TORJAGBO: Yeah.

18 AGENT CARUANA: Okay. How do we get ahold of Bretel?

19 MR. TORJAGBO: His number is on my phone.

20 AGENT CARUANA: On your phone?

21 MR. TORJAGBO: Yeah.

22 AGENT CARUANA: Okay. Still out there.

23 What about -- is that -- that's your Range Rover
24 there?

25 MR. TORJAGBO: Yeah.

1 AGENT CARUANA: That's the one you bought with the
2 PPP money, right?

3 MR. TORJAGBO: No, I didn't buy that with the --

4 AGENT CARUANA: Yeah, you did. You did.

5 MR. TORJAGBO: No, I did not.

6 AGENT CARUANA: We're taking that car, okay?

7 MR. TORJAGBO: I mean, I'm not --

8 AGENT CARUANA: Where -- where is the -- where's the
9 BMW?

10 MR. TORJAGBO: It's at the house.

11 AGENT CARUANA: It's at the house?

12 MR. TORJAGBO: Yeah.

13 AGENT CARUANA: Is there anybody at the house right
14 now?

15 MR. TORJAGBO: No.

16 AGENT CARUANA: Okay. Do you live with anybody at
17 the house?

18 MR. TORJAGBO: No.

19 AGENT CARUANA: No. What about your girlfriend? Do
20 you have a girlfriend or a wife?

21 MR. TORJAGBO: I don't have a wife. I have a
22 girlfriend, but she doesn't live with me.

23 AGENT CARUANA: What's Claudia's situation? She
24 doesn't live with you?

25 MR. TORJAGBO: No, she doesn't (unintelligible)

1 AGENT CARUANA: Okay. So you live in that big house
2 by yourself?

3 MR. TORJAGBO: Yes.

4 AGENT CARUANA: And there's nobody there right now?

5 MR. TORJAGBO: Nobody there right now.

6 AGENT CARUANA: Do you have a key fob -- where is the
7 car? Is it in your garage?

8 MR. TORJAGBO: Yeah, it's in my garage.

9 AGENT CARUANA: Okay. Do you have a key fob for your
10 garage?

11 MR. TORJAGBO: Yes.

12 AGENT CARUANA: So we can -- so we can get in there
13 without having to break the door down?

14 MR. TORJAGBO: Yeah. I can show you. I have a key
15 hidden.

16 AGENT CARUANA: Uh-huh.

17 MR. TORJAGBO: I can show you where the key is
18 hidden.

19 AGENT CARUANA: Okay. But do you have like a key
20 fob, like a garage door opener in your Range Rover --

21 MR. TORJAGBO: Yes.

22 AGENT CARUANA: -- that will get us into that garage?

23 MR. TORJAGBO: Yes.

24 AGENT CARUANA: Because the last thing we want to do
25 is tear down your garage door.

1 MR. TORJAGBO: Yeah.

2 AGENT CARUANA: Okay.

3 MR. TORJAGBO: But I want to make something clear.

4 AGENT CARUANA: Sure.

5 MR. TORJAGBO: Most of my property, like my -- what
6 you call it -- my house and my -- what you call it -- and the
7 cars and stuff like that I bought with my own money, it's not
8 PPP money.

9 AGENT CARUANA: Okay.

10 MR. TORJAGBO: And I can prove that to you.

11 AGENT CARUANA: You can prove that to us?

12 MR. TORJAGBO: I can prove that to you.

13 AGENT CARUANA: Let me tell you something.

14 MR. TORJAGBO: Uh-huh.

15 AGENT CARUANA: Okay. The last thing you want to do
16 is be deceptive with us and not be honest. Okay?

17 MR. TORJAGBO: I know --

18 AGENT CARUANA: No, no, no, no, no.

19 MR. TORJAGBO: I know better than to lie to the FBI.
20 I know that.

21 AGENT CARUANA: You cannot -- you cannot lie to us,
22 okay?

23 MR. TORJAGBO: I know that.

24 AGENT CARUANA: Because right now you're working to
25 reduce those points.

1 MR. TORJAGBO: Uh-huh.

2 AGENT CARUANA: You lying to us is going to increase
3 those points and that's another charge, okay?

4 MR. TORJAGBO: I know that.

5 AGENT CARUANA: And let me tell you something --

6 MR. TORJAGBO: Uh-huh.

7 AGENT CARUANA: -- we have all your bank records,
8 okay? So we've traced the money.

9 MR. TORJAGBO: Uh-huh.

10 AGENT CARUANA: Okay? You're being charged with
11 money laundering as well, okay? So - I don't think about you
12 sitting
13 there and telling us that you bought that with your own money
14 because you did not, okay?

14 MR. TORJAGBO: Honestly, I can prove that to you.

15 AGENT CARUANA: You can prove it to us?

16 MR. TORJAGBO: I can prove it to you.

17 AGENT CARUANA: Well, that's not, that's not the right
18 way to go

18 because you're not going to be able to prove it because we
19 have the evidence that disproves what you're telling us, okay?

20 MR. TORJAGBO: Okay. I mean --

21 AGENT CARUANA: But we --

22 MR. TORJAGBO: Uh-huh.

23 AGENT CARUANA: But we'll deal with that. Okay?

24 MR. TORJAGBO: Okay. Uh-huh.

25 AGENT CARUANA: So the BMW is at the -- your house?

1 MR. TORJAGBO: Yeah.

2 AGENT CARUANA: Which is that -- what's the address
3 there?

4 MR. TORJAGBO: 5114 Greythorne.

5 AGENT CARUANA: 5114 Greythorne?

6 MR. TORJAGBO: Yeah.

7 AGENT CARUANA: Okay. Did you have anybody help
8 you --

9 MR. TORJAGBO: Uh-huh.

10 AGENT CARUANA: -- obtain this PPP loan?

11 MR. TORJAGBO: No, I just applied for it by myself.

12 AGENT CARUANA: You just applied for it by yourself?

13 MR. TORJAGBO: Yeah.

14 AGENT CARUANA: How long has Kremkov Industries been
15 in business?

16 MR. TORJAGBO: For about three or four years.

17 AGENT CARUANA: Three or four years?

18 MR. TORJAGBO: Yes.

19 AGENT CARUANA: How many employees does it have?

20 MR. TORJAGBO: Right now it's on halt because most of
21 the business is done in Africa.

22 AGENT CARUANA: Yeah.

23 MR. TORJAGBO: It's a mining -- it's a mining
24 business.

25 AGENT CARUANA: Okay.

1 MR. TORJAGBO: And with COVID and the COVID -- what
2 do you call it -- restrictions, and lack of vaccine in Africa
3 right now --

4 AGENT CARUANA: Uh-huh. Okay.

5 MR. TORJAGBO: In the mines they have to be like very
6 close together.

7 AGENT CARUANA: Okay.

8 MR. TORJAGBO: So, you know, really we can't do
9 anything right now.

10 AGENT CARUANA: Okay.

11 MR. TORJAGBO: So that's why I was -- you know, I'm
12 rechanneling my efforts into transportation.

13 AGENT CARUANA: Okay.

14 MR. TORJAGBO: And also the mining business is kind
15 of flaky in Africa.

16 AGENT CARUANA: Okay.

17 MR. TORJAGBO: If there's a change of government --

18 AGENT CARUANA: Uh-huh.

19 MR. TORJAGBO: -- then everything changes.

20 AGENT CARUANA: Okay.

21 MR. TORJAGBO: So that's why I'm rechanneling the
22 effort into transportation.

23 AGENT CARUANA: Okay.

24 MR. TORJAGBO: Yeah.

25 AGENT CARUANA: So all your employees are in Africa

1 really?

2 MR. TORJAGBO: Most of them. Most of them --

3 AGENT CARUANA: Most of them are in Africa?

4 MR. TORJAGBO: Yeah, most of the people that do the
5 mining are there, uh-huh.

6 AGENT CARUANA: And you said you've been in business
7 about three or four years?

8 MR. TORJAGBO: Yeah.

9 AGENT CARUANA: How much money do you earn from
10 that -- from Kremkov, how much income do you earn about (sic)
11 it every year?

12 MR. TORJAGBO: I mean, with the mining business, it's
13 lucrative.

14 AGENT CARUANA: Yeah.

15 MR. TORJAGBO: I mean, it depends on how much you
16 sell.

17 AGENT CARUANA: Okay.

18 MR. TORJAGBO: Yeah.

19 AGENT CARUANA: Okay. Okay. And where are your bank
20 accounts for Kremkov?

21 MR. TORJAGBO: Well, I've (unintelligible) had several
22 foreign accounts.

23 AGENT CARUANA: Okay.

24 MR. TORJAGBO: So, I mean, the Emirates, some back in
25 Africa.

1 AGENT CARUANA: Okay.

2 MR. TORJAGBO: Yeah.

3 AGENT CARUANA: So about how many employees do you
4 have?

5 MR. TORJAGBO: Right now, like I said, you know --

6 AGENT CARUANA: Let's say 20 -- 2020, 2021.

7 MR. TORJAGBO: In 2020, 2021?

8 AGENT CARUANA: Uh-huh.

9 MR. TORJAGBO: Yeah. Probably about 50.

10 AGENT CARUANA: About 50?

11 MR. TORJAGBO: Yeah.

12 AGENT CARUANA: Okay. How many in the United States?

13 MR. TORJAGBO: In the US, honestly off the top of my
14 head I don't know.

15 AGENT CARUANA: Okay. What was the maximum amount of
16 employees that you've ever had?

17 MR. TORJAGBO: That's like -- it's high turnover, so
18 honestly, you know --

19 AGENT CARUANA: Okay.

20 MR. TORJAGBO: -- I cannot -- you know, I don't know
21 off the top of my head.

22 AGENT CARUANA: I mean, just take a guess, a
23 guesstimate. I mean, was it 50? Is it 100? Is it 10?

24 MR. TORJAGBO: Honestly, I can't answer that
25 question. I don't know.

1 AGENT CARUANA: I mean, just take a guess. I mean,
2 you're the owner, right?

3 MR. TORJAGBO: Yeah, I'm the owner.

4 AGENT CARUANA: And you pay them, right?

5 MR. TORJAGBO: Yeah. I pay them, yeah.

6 AGENT CARUANA: So you cut the checks. So, I mean,
7 just kind of like approximately how much do you pay them? I
8 mean, how many employees do you pay on a biweekly basis?

9 MR. TORJAGBO: On a biweekly basis?

10 AGENT CARUANA: Uh-huh.

11 MR. TORJAGBO: It depends on how many people are, you
12 know, digging and mining at the time.

13 AGENT CARUANA: Okay. Now, approximately how many
14 people is that?

15 MR. TORJAGBO: Like I said, I don't know off the top
16 of my head because it's a high turnover.

17 AGENT CARUANA: Just take a guesstimate. I'm not
18 going to lock you into it. I mean, just a rough guesstimate.

19 MR. TORJAGBO: A rough guesstimate, maybe 50, 60.

20 AGENT CARUANA: About 50, 60?

21 MR. TORJAGBO: Yeah.

22 AGENT CARUANA: Okay. All right. And, I mean, about
23 how much annually do you pay or quarterly do you pay these
24 people? What's your total payroll?

25 MR. TORJAGBO: Like I said, those are hard figures

1 and I don't know off the top of my head. So honestly I don't
2 want to answer that question.

3 AGENT CARUANA: Okay. Okay. Are you sure you want
4 to tell me this stuff because it's not really going to help
5 you?

6 MR. TORJAGBO: I know that, but I don't want to tell
7 you something which is wrong and then it -- you know, it'll
8 appear as if I'm deceiving you or something.

9 AGENT CARUANA: Okay.

10 MR. TORJAGBO: So if it's something that is hard
11 figures that can contradict what I say, I rather not --

12 AGENT CARUANA: Carl? Carl?

13 MR. TORJAGBO: Yeah.

14 AGENT CARUANA: I don't know how -- how clear I can
15 make it to you.

16 MR. TORJAGBO: Uh-huh.

17 AGENT CARUANA: Okay?

18 MR. TORJAGBO: Uh-huh.

19 AGENT CARUANA: This is a paper case, okay?

20 MR. TORJAGBO: Okay.

21 AGENT CARUANA: And it's a follow-the-money case.

22 MR. TORJAGBO: Okay.

23 AGENT CARUANA: And the evidence shows that what
24 you're telling me --

25 MR. TORJAGBO: Uh-huh.

1 AGENT CARUANA: -- is bullshit. So you're not going
2 to help yourself out by giving us a bunch of bullshit, okay?
3 How -- how honest can I be with you?

4 MR. TORJAGBO: And, like I said, to the best of my
5 ability I'm being plain -- I'll be plain and honest with you.
6 Like when it comes to hard figures, I don't want to --

7 AGENT CARUANA: I don't need a hard figure, okay?
8 You opened your bank account here to put the PPP funds into.
9 You didn't have a bank account for all this Kremkov Industries
10 stuff here in the United States.

11 MR. TORJAGBO: No, it's because the business
12 originated in Africa.

13 AGENT CARUANA: You never had any income, bro. You
14 never had any income from Kremkov. That's why I'm telling you
15 how clear can I be?

16 MR. TORJAGBO: I had income from --

17 AGENT CARUANA: Okay.

18 MR. TORJAGBO: I had income from Kremkov but all of
19 them are foreign bank accounts. In the United States -- okay.
20 You see, the business started back in Africa, you know, back
21 in Africa because I inherited a piece of property that had
22 gold and diamonds on it. You know, at that time I was living
23 out of state. I was living in Dubai because I was working in
24 Dubai and I'm in the business.

25 AGENT CARUANA: Okay.

1 MR. TORJAGBO: You know. So when I came back to the
2 states, I registered the business in the states, you know.
3 And that made me eligible to apply for the PPP loan.

4 AGENT CARUANA: Okay.

5 MR. TORJAGBO: So everything started outside the
6 states, that -- that's how -- that's how it is.

7 AGENT CARUANA: Well, where did you --

8 MR. TORJAGBO: Uh-huh.

9 AGENT CARUANA: How much -- how much of those -- that
10 PPP money did you pay for -- pay employees here in the United
11 States?

12 MR. TORJAGBO: Save the employees I have right now
13 and then rechanneling -- the what do you call it -- the money
14 into transportation --

15 AGENT CARUANA: There see, so you rechanneled the
16 money, the PPP money for Kremkov for your employees into buying
17 all these rigs?

18 MR. TORJAGBO: Because --

19 AGENT CARUANA: Okay.

20 MR. TORJAGBO: -- I intended to take it as a loan
21 instead of ask for forgiveness.

22 AGENT CARUANA: Okay.

23 MR. TORJAGBO: So I intended to take it as a loan.

24 AGENT CARUANA: Okay.

25 MR. TORJAGBO: So on August 10th the loan matures and

1 then I'll start paying for it. So that is -- that is what I
2 was. I'm doing because --

3 AGENT CARUANA: Do you have insurance for these rigs?

4 MR. TORJAGBO: Yeah, I do.

5 AGENT CARUANA: Okay. You do?

6 MR. TORJAGBO: Yeah.

7 AGENT CARUANA: What -- I'm going to --

8 MR. TORJAGBO: Uh-huh.

9 AGENT CARUANA: Do all your rigs have the Flying Jack
10 logo on them?

11 MR. TORJAGBO: Yes, save this one that we just got.

12 AGENT CARUANA: Which is --

13 MR. TORJAGBO: The black one.

14 AGENT CARUANA: This one right here?

15 MR. TORJAGBO: Yeah. We just got that yesterday.

16 AGENT CARUANA: So this one's yours?

17 MR. TORJAGBO: Yeah.

18 AGENT CARUANA: This one here?

19 MR. TORJAGBO: Yeah. Any one with the logo with the
20 exception of the black one.

21 AGENT HATCHER: Keys to the trucks?

22 AGENT CARUANA: Where are the keys?

23 MR. TORJAGBO: They are in the uhh - they are in the
trailer.

24 AGENT HATCHER: In the trailer?

25 AGENT CARUANA: Are the trailers open?

1 MR. TORJAGBO: No, it's not open.

2 AGENT CARUANA: How do you get into the trailers?

3 MR. TORJAGBO: The keys are on my keys.

4 AGENT CARUANA: On your key chain there?

5 MR. TORJAGBO: Yeah, on my key chain.

6 AGENT CARUANA: Are they padlocks?

7 MR. TORJAGBO: Yeah. Padlock, yeah.

8 AGENT CARUANA: Okay.

9 MR. TORJAGBO: So I intended to take it as a loan
10 instead of ask for forgiveness --

11 AGENT CARUANA: Okay.

12 MR. TORJAGBO: -- because I know at the maturity of
13 the PPP, if you start paying for it, it becomes a regular loan
14 and then you start paying for it. So that is why I, you know,
15 rechanneled all this into the transportation because my
16 intention is to take it as a regular loan and then pay for it
17 instead of ask for forgiveness.

18 AGENT CARUANA: Okay. Which is against the rules for
19 PPP, I mean, because the money was for Kremkov to pay for your
20 employees and -- to pay 493 employees in the United States,
21 okay? You don't have 493 employees. And you used the money
22 to buy your trucks, which is against the law under the PPP
23 program, okay? You know that. You signed the documents, you
24 initialed that you understood all that stuff.

25 MR. TORJAGBO: Yes, but -- I also understood that if

1 you -- that is if you're asking for forgiveness. If you
2 intend to take it as a loan, then you don't ask for
3 forgiveness and then it turns to a regular loan at the
4 maturity.

5 AGENT CARUANA: Why didn't you get a loan in Flying
6 Jack's name then?

7 MR. TORJAGBO: Because at that time Flying Jack was
8 not established.

9 AGENT CARUANA: Okay.

10 MR. TORJAGBO: Flying Jack was not established. And,
11 like I said, with the difficulty in the mining industry with
12 what we're facing, I was like, okay, I think it's a better
13 idea to do something here instead of having to like, you know,
14 deal with all the COVID rules and restrictions and stuff
15 overseas with the lack of vaccine. So my intention was to
16 rechannel this, and whatever I borrowed, back into
17 transportation and then take it as a regular loan. So that is
18 what I did.

19 AGENT CARUANA: Which key is it?

20 AGENT HATCHER: Which key is it?

21 AGENT CARUANA: For the padlocks.

22 MR. TORJAGBO: The padlock keys.

23 AGENT HATCHER: It's one key for all the padlocks?

24 MR. TORJAGBO: No, it's just one padlock. It's that
25 key.

1 AGENT CARUANA: And all the keys are in the one
2 trailer?

3 MR. TORJAGBO: Yeah. So if you open the trailer,
4 right, in the back of the trailer you see a brown box and
5 there's a black folder. And with the folder, when you open the
6 folder, it has all the keys of the trucks.

7 AGENT HATCHER: Which trailer has all these keys?

8 MR. TORJAGBO: It's -- when you are facing this way,
9 not the left one, it's the second one.

10 AGENT HATCHER: Second one?

11 MR. TORJAGBO: Yeah. It's the only trailer with a
12 key on it.

13 AGENT HATCHER: Okay. And which key is it?

14 MR. TORJAGBO: This key.

15 AGENT HATCHER: This one?

16 MR. TORJAGBO: Yeah.

17 AGENT HATCHER: All right.

18 AGENT CARUANA: Okay.

19 AGENT HATCHER: Thank you.

20 AGENT CARUANA: So if you would have applied for a
21 loan under Flying Jack --

22 MR. TORJAGBO: Uh-huh.

23 AGENT CARUANA: -- you would not have gotten a loan,
24 is that what the thought was?

25 MR. TORJAGBO: Yeah, because I started Flying Jack

1 almost after the -- what you call it -- the PPP program was
2 over. I started Flying Jack after the PPP program was over
3 because, like I said, with the difficulties I was facing, it
4 was -- it made sense for me to just rechannel the money to
5 transportation, you know, and then do something here and then
6 actually, you know, take it as a loan and then pay back. So
7 that was my intention.

8 AGENT CARUANA: So in order to get a loan through
9 Kremkov you had to submit the false documents and that sort of
10 thing in order for them to approve it?

11 MR. TORJAGBO: I didn't submit any false documents.

12 AGENT CARUANA: Oh, you didn't?

13 MR. TORJAGBO: No. I mean, like I said, with the
14 business being in Africa and all that stuff --

15 AGENT CARUANA: No, no, no. So, I mean, you
16 submitted a list of 493 employees that are all here in the
17 United States with your loan package. So that's fake. That's
18 bullshit. Okay? I mean, the PPP loan is not for people in
19 Africa, it's for the employees here in the United States. And
20 in order to get that loan, you had to submit a 71-page list of
21 fake people, fake employees to chase for -- in order for them
22 to give you your loan. So that's a fake document, correct?
23 Yes?

24 MR. TORJAGBO: I believe they changed the rules on
25 that one because they canceled the loan that I applied for

1 first and then reissued it based on -- because --

2 AGENT CARUANA: 493 employees.

3 MR. TORJAGBO: No, no, no. They changed the rules on
4 how you get the PPP money.

5 AGENT CARUANA: Okay.

6 MR. TORJAGBO: They changed the rules from the number
7 of employees to how much you actually make.

8 AGENT CARUANA: Okay.

9 MR. TORJAGBO: Yeah. So that was canceled. And then
10 they redid the loan based on how much you actually make.

11 AGENT CARUANA: Okay. So how much do you actually
12 make?

13 MR. TORJAGBO: Like I said, those are like hard
14 figures, so like, you know...

15 AGENT CARUANA: How much do you actually make here in
16 the United States?

17 MR. TORJAGBO: Do I actually make here in the United
18 States?

19 AGENT CARUANA: Yeah. For Kremkov.

20 MR. TORJAGBO: Like I said, you know, with -- you
21 know, with Kremkov all my -- all my -- okay.

22 AGENT CARUANA: Zero.

23 MR. TORJAGBO: All my accounts were foreign accounts.

24 AGENT CARUANA: Okay. Okay.

25 MR. TORJAGBO: That's how it was, yeah. So, I just

1 had to provide statements based on how much I made on the
2 foreign accounts, that's it.

3 AGENT CARUANA: Okay. Your 940s and 941s you
4 submitted?

5 MR. TORJAGBO: Uh-huh.

6 AGENT CARUANA: With your payroll, your average
7 monthly payroll?

8 MR. TORJAGBO: Uh-huh.

9 AGENT CARUANA: Bullshit. And you know that's fake
10 too, right? That's why -- that's why I'm telling you, we
11 don't need you to cooperate, okay? That's why I'm trying
12 to -- like I said, I don't know how clear to you I can be,
13 okay? The paper is what proves it. The paper and the flow of
14 money. I've been doing this for a long time, okay? I don't
15 want -- I don't want to see you get in any more trouble than
16 what you're already in, that's why I was clear to you and
17 explained to you how you can help yourself in the federal
18 system. And I guarantee you you speak to any attorney,
19 attorney gets appointed to you when you go through these
20 proceedings, or you hire your own attorney, they will tell you
21 the same thing. And I don't want you to sit back there later
22 on and say, damn, he told me so. Okay? I'm not trying to
23 play you.

24 MR. TORJAGBO: I know that.

25 AGENT CARUANA: I'm trying to be straight with you,

1 okay?

2 MR. TORJAGBO: And I doing the same as -- you know,
3 to the best of my ability without, you know, making it look
like --

4 AGENT CARUANA: You ain't doing so good. Okay.
5 So -- but anyways --

6 MR. TORJAGBO: Uh-huh.

7 AGENT CARUANA: -- your 940s and your 941s are
8 bullshit. The W-2s that you filed -- you didn't even file for
9 yourself are bullshit, okay? You got bigger problems to deal
10 with too. It's not just this. And you know what I'm talking
11 about, okay?

12 We've done our homework. We've done our
13 investigation, okay? This is the end. And that's why I told
14 you the game is over. Now it's time for you to try to help
15 yourself, okay? I'm trying to play you straight. All right?

16 So you -- you're going to give us consent to open
17 your garage door and get that other vehicle. We have a
18 seizure warrant for that. The alternative is we're going to
19 have to get a search warrant and tear your door down, which we
20 don't want to do, okay?

21 MR. TORJAGBO: Okay.

22 AGENT CARUANA: All right. You consent to us to open
23 your garage door, use your key fob and we're going to take
24 that vehicle?

25 MR. TORJAGBO: But, honestly, those vehicles and the

1 house and all that --

2 AGENT CARUANA: Just say yes or no for the record.

3 MR. TORJAGBO: Yes.

4 AGENT CARUANA: Yes. Okay.

5 And you can sit there and tell me that you used your
6 own money, which is bullshit because we've got all the bank
7 records and the flow of money to show how you paid for this
8 stuff, okay? And that's why the judge -- and we presented the
9 evidence to a judge and the judge -- you've been indicted
10 before a grand jury. We presented the case to a grand jury.
11 I don't know how many juror members were there. Sixteen,
12 twenty, whatever the quorum is. And based upon the evidence
13 we presented to them, they're like, yeah, you have enough
14 probable cause to indict him, which means you've been charged,
15 okay?

16 And we presented all the evidence to a judge for all
17 these seizure warrants to take all these vehicles and it was
18 enough evidence under the law for the judge to say, yes, I'll
19 give you approval to take all of these assets, okay?

20 So right now, I mean, the evidence is going a long,
21 long way, okay? And you tell me you have evidence to prove
22 that you -- that you used your own money for that. Yeah, it
23 may have come from your bank account, but guess where that
24 money came from? It originated with Kremkov and then you
25 transferred it to PNC and Bank of America. You started Flying

1 Jack.

2 Why did you change your name?

3 MR. TORJAGBO: I decided to change my name when I was
4 in the military. It's because my last name was hard --

5 AGENT CARUANA: When did you change your name?

6 MR. TORJAGBO: It was like September last year.

7 AGENT CARUANA: Okay. When were you in the military?

8 MR. TORJAGBO: I was in the military almost like --
9 since like 2012 or something like that.

10 AGENT CARUANA: Okay. When did you get out?

11 MR. TORJAGBO: I was injured in short, so it was like a
year.

12 AGENT CARUANA: What?

13 MR. TORJAGBO: Like a year. So 2013.

14 AGENT CARUANA: So 2013. And you said you changed
15 your name while you were in the military?

16 MR. TORJAGBO: No, I said I decided to change my
17 name.

18 AGENT CARUANA: Okay. When did you legally change
19 your name?

20 MR. TORJAGBO: Like September.

21 AGENT CARUANA: Okay.

22 MR. TORJAGBO: Uh-huh.

23 AGENT CARUANA: Why did you change your name?

24 MR. TORJAGBO: It's because the last name was hard to
25 pronounce.

1 AGENT CARUANA: It was hard to pronounce?

2 MR. TORJAGBO: Yes.

3 AGENT CARUANA: Torjagbo?

4 MR. TORJAGBO: Yeah. It's just -- everybody just
5 butchers it, so I did -- you know, I decided to use my first
6 name and my middle name, which is Carl Delano.

7 AGENT CARUANA: And where'd Lucius come from?

8 MR. TORJAGBO: Lucius is just a character I liked so
9 much as a kid in Gladiator, so I just put the name there,
10 yeah.

11 AGENT CARUANA: And Claudia is your girlfriend?

12 MR. TORJAGBO: Yeah.

13 AGENT CARUANA: Okay. Did you send any money to her?

14 MR. TORJAGBO: She asked me to loan her some money
15 because she was trying to close on a house, so I gave her, you
16 know --

17 AGENT CARUANA: How much did you give her?

18 MR. TORJAGBO: It was about a couple thousand
19 dollars.

20 AGENT CARUANA: Couple thousand?

21 MR. TORJAGBO: Yeah.

22 AGENT CARUANA: Is that all?

23 MR. TORJAGBO: Yeah.

24 AGENT CARUANA: Remember --

25 MR. TORJAGBO: Uh-huh.

1 AGENT CARUANA: I hope you don't have a short memory
2 but we have the bank records, right?

3 MR. TORJAGBO: I know.

4 AGENT CARUANA: So you only gave her a couple
5 thousand dollars?

6 MR. TORJAGBO: Yeah.

7 AGENT CARUANA: To help her buy that house?

8 MR. TORJAGBO: Yeah. And then -- yeah, it was like I
9 think 2,500 or \$2,800 or something like that --

10 AGENT CARUANA: That's it?

11 MR. TORJAGBO: -- because she was short. And then --

12 AGENT CARUANA: What does Claudia do for a living?

13 MR. TORJAGBO: Claudia, she dances.

14 AGENT CARUANA: She dances?

15 MR. TORJAGBO: Yeah.

16 AGENT CARUANA: What kind of dancing?

17 MR. TORJAGBO: She's an exotic dancer.

18 AGENT CARUANA: Exotic dancer?

19 MR. TORJAGBO: Yeah.

20 AGENT CARUANA: Okay. Are those your guys?

21 MR. TORJAGBO: Yeah, they are working on -- they were
22 just working on putting the logos on --

23 AGENT CARUANA: Are they your employees or do you
24 just pay them like to do the work?

25 MR. TORJAGBO: I pay them to do the work, yeah.

1 AGENT CARUANA: Okay. So they don't -- do they have
2 anything to do with this?

3 MR. TORJAGBO: No, no, no.

4 AGENT CARUANA: What are their names? Are they
5 friends of yours or --

6 MR. TORJAGBO: No, they're not friends of mine, they
7 are just putting logos -- it's a company I paid to put the
8 logos on the tractor-trailers, that's it.

9 AGENT CARUANA: Okay. What company did you pay?

10 MR. TORJAGBO: Fastsigns.

11 AGENT CARUANA: Fastsigns?

12 MR. TORJAGBO: Yeah.

13 AGENT CARUANA: Okay. Do you have any trucks or
14 trailers in the paint shop right now?

15 MR. TORJAGBO: No. Like I said, some of them --
16 about four or five trailers are in Memphis that needs to be
17 picked up.

18 AGENT CARUANA: Okay. Where at in Memphis?

19 MR. TORJAGBO: Oh, jeez. It's near a yard. I don't
20 know exactly. It's like an auction.

21 AGENT CARUANA: How many are there?

22 MR. TORJAGBO: Four of them.

23 AGENT CARUANA: Four of them?

24 MR. TORJAGBO: I think four or five of them.

25 AGENT CARUANA: So you bought more trucks?

1 MR. TORJAGBO: No. The track (sic) trailers for the
2 trucks.

3 AGENT CARUANA: Oh, you bought more trailers?

4 MR. TORJAGBO: Yeah.

5 AGENT CARUANA: When did you just buy those trailers?

6 MR. TORJAGBO: We bought them for a while, we just
7 don't have the manpower to pick them up, you know, because
8 like it's Brahim is the only one that goes up and down and he
9 has to, like, you know, travel, you know, go pick up the
10 trailer, find a load back. And so, you know, he's doing all
11 the work and it's taking time.

12 AGENT CARUANA: How did you pay for those trailers?
13 From what bank account did you use?

14 MR. TORJAGBO: From my Bank of America bank account.

15 AGENT CARUANA: From your Bank of America account?

16 MR. TORJAGBO: Yeah.

17 AGENT CARUANA: That's under Flying Jack, right?

18 MR. TORJAGBO: Yeah.

19 AGENT CARUANA: You got any money in there?

20 MR. TORJAGBO: Yeah, I do.

21 AGENT CARUANA: Okay. About how much?

22 MR. TORJAGBO: Probably about 100,000.

23 AGENT CARUANA: About 100,000?

24 MR. TORJAGBO: Yeah.

25 AGENT CARUANA: You got money in your PNC account?

1 MR. TORJAGBO: Yeah.

2 AGENT CARUANA: About how much?

3 MR. TORJAGBO: Roughly 2 million.

4 AGENT CARUANA: Okay. And then the 500,000 that you
5 withdrew, you did two \$500,000 withdrawals, one in February,
6 one in April. Those were used to buy these trucks and
7 trailers?

8 MR. TORJAGBO: Yeah. Mostly equipment land
9 for like -- to develop -- where to put the --
10 like a yard for operating.

11 AGENT CARUANA: You were going to open your own yard?

12 MR. TORJAGBO: Yes.

13 AGENT CARUANA: Up in Cartersville?

14 MR. TORJAGBO: No. The Cartersville property, we were
15 having complications with it. So I had to buy another one.
16 They said we had to put three 60-inch pipes, which is going to
17 cost like \$360,000. I'm like --

18 AGENT CARUANA: 360,000?

19 MR. TORJAGBO: Yeah.

20 AGENT CARUANA: Pipes for what? Sewage?

21 MR. TORJAGBO: No.

22 AGENT CARUANA: For rainwater or something?

23 MR. TORJAGBO: Yeah. Like there's an underground
24 river, so they wanted us to do that for the entire length of
25 the -- of the --

1 AGENT CARUANA: Yeah.

2 MR. TORJAGBO: And that wasn't cost effective. So I
3 bought another one in Acworth, which is under development
4 right now.

5 AGENT CARUANA: Okay. Is that Holt.

6 MR. TORJAGBO: Holt, yeah.

7 AGENT CARUANA: 101 Holt?

8 MR. TORJAGBO: Yeah.

9 AGENT CARUANA: Are you developing that right now?

10 MR. TORJAGBO: Well, they are doing the -- we went to
11 the city meeting. And then we submitted the business plan.
12 And then they are doing the survey and the topography and all
13 that stuff. And then --

14 AGENT CARUANA: Okay.

15 MR. TORJAGBO: -- the next phase will be to like
16 grade the land and level it and all that good stuff.

17 AGENT CARUANA: Okay. Okay. What other properties
18 do you have?

19 MR. TORJAGBO: That's it.

20 AGENT CARUANA: You have Holt Road? You've got
21 Cartersville?

22 MR. TORJAGBO: Uh-huh.

23 AGENT CARUANA: You've got your house?

24 MR. TORJAGBO: Uh-huh.

25 AGENT CARUANA: What did you do -- who is the -- who

1 is the person in Texas? What's her relationship to you?

2 MR. TORJAGBO: That's just a business partner.

3 BE.Logistics, we just do business with them.

4 AGENT CARUANA: What's the name?

5 MR. TORJAGBO: BE.Logistics.

6 AGENT CARUANA: BE.Logistics?

7 MR. TORJAGBO: BE.

8 AGENT CARUANA: BE.

9 MR. TORJAGBO: Logistics.

10 AGENT CARUANA: Logistics. And it's a trucking
11 company?

12 MR. TORJAGBO: No, they are dispatchers.

13 AGENT CARUANA: Dispatchers?

14 MR. TORJAGBO: Yeah.

15 AGENT CARUANA: Who runs BE.Logistics?

16 MR. TORJAGBO: Honestly, I think it's a guy named
17 Brandon.

18 AGENT CARUANA: Okay. Who is Monica Sweeten
19 (phonetic).

20 MR. TORJAGBO: Monica is a girl I used to work with.
21 She was actually my sim partner in -- what do you call it --
22 when I was working for United Express.

23 AGENT CARUANA: Okay. She was what kind of partner?

24 MR. TORJAGBO: Simulator. Sim partner. We were like
25 flight training colleagues.

1 AGENT CARUANA: Oh, a sim partner?

2 MR. TORJAGBO: Yeah.

3 AGENT CARUANA: Like a flight simulator?

4 MR. TORJAGBO: Yeah. Yeah.

5 AGENT CARUANA: Okay. Is she a pilot?

6 MR. TORJAGBO: Yeah.

7 AGENT CARUANA: Why did you send her money? Why did
8 you help her buy some stuff?

9 MR. TORJAGBO: Oh, she -- she was in some situation
10 and she needed to borrow the money to close and then --

11 AGENT CARUANA: To buy a house?

12 MR. TORJAGBO: Yeah. And then she gave it back to
13 me.

14 AGENT CARUANA: When did she give it back to you?

15 MR. TORJAGBO: Jeez. Probably like a week or
16 something.

17 AGENT CARUANA: Oh, just recently?

18 MR. TORJAGBO: Yeah. Yeah. She --

19 AGENT CARUANA: And the money that you sent to her
20 was from your -- it was either your PNC or Bank of America
21 account?

22 MR. TORJAGBO: I believe it's Bank of America.

23 AGENT CARUANA: Bank of America?

24 MR. TORJAGBO: Yeah.

25 AGENT CARUANA: Okay. Do you still keep in contact

1 with her?

2 MR. TORJAGBO: Yeah.

3 AGENT CARUANA: Yeah? Is she a good friend?

4 MR. TORJAGBO: Yeah.

5 AGENT CARUANA: Why did you stop flying?

6 MR. TORJAGBO: Well, I'm still flying. Like I said,

7 I was working in Dubai. I was trying to switch airlines
8 because the airplane I was flying was crashing. I flew the
9 Max. So I came back here and I got a job with -- what do you
10 call it -- China Southern and Vietnam Airlines. And right
11 when I was about to start training COVID hit, so...

12 AGENT CARUANA: Uh-huh (affirmative). Okay. Besides
13 flying flights freight logistics, do you have any other
14 employment or sources of income or anything like that?

15 MR. TORJAGBO: Right now?

16 AGENT CARUANA: It's just all Flying Jack?

17 MR. TORJAGBO: Yeah.

18 AGENT CARUANA: You've got to be hemorrhaging money
19 right now. You're paying all this money for insurance on
20 these rigs and they're sitting here, they're not operating.
21 What's going -- how are you managing that?

22 MR. TORJAGBO: Well, like I said, we -- you know,
23 if you realize, most of the trucks we had just now got the
24 registration. There's a couple of registrations in my car.
25 The three people you saw with the judge back there -- he's

1 actually a judge.

2 AGENT CARUANA: He's a judge?

3 MR. TORJAGBO: Yeah.

4 AGENT CARUANA: Which one was the judge?

5 MR. TORJAGBO: The old guy with the hat.

6 AGENT CARUANA: Okay.

7 MR. TORJAGBO: Yeah.

8 AGENT CARUANA: Okay. Judge for where?

9 MR. TORJAGBO: I think he's in Cartersville, one of
10 the courthouses there.

11 AGENT CARUANA: In what courthouse?

12 MR. TORJAGBO: I've forgotten exactly where it is.

13 AGENT CARUANA: Here in Georgia?

14 MR. TORJAGBO: Yeah. In Georgia, yeah. He's a
15 part-time judge.

16 AGENT CARUANA: But what courthouse?

17 MR. TORJAGBO: I don't remember exactly but he --

18 AGENT CARUANA: It's a county or --

19 MR. TORJAGBO: A county. He's in Cartersville.

20 He's --

21 AGENT CARUANA: Cat- --

22 MR. TORJAGBO: Cartersville.

23 AGENT CARUANA: Cartersville?

24 MR. TORJAGBO: Yeah, Cartersville.

25 AGENT CARUANA: Oh, okay.

1 MR. TORJAGBO: He lives in Cartersville.

2 AGENT CARUANA: Okay.

3 MR. TORJAGBO: So we hired him and I -- we have about
4 four students that I'm training right now. So that is the
5 plan. I mean, as soon as they are done with the training -- I
6 paid for them to take the learning permit. And then I pay the
7 judge. And then they just have to get into an agreement to
8 work for me for 18 months --

9 AGENT CARUANA: A judge is going to work for you?

10 MR. TORJAGBO: Yeah. He's right there.

11 AGENT CARUANA: What's he going to do for you?

12 MR. TORJAGBO: He's just instructing them how to --
13 instructing them how to land -- teaching them how to drive the
14 trucks.

15 AGENT CARUANA: Okay.

16 MR. TORJAGBO: Yeah. That's what he's doing --

17 AGENT CARUANA: He's got a CDL?

18 MR. TORJAGBO: Yeah, he has a CDL.

19 AGENT CARUANA: Do you have yours?

20 MR. TORJAGBO: No. No.

21 AGENT CARUANA: But your pilot license is still
22 active?

23 MR. TORJAGBO: Yeah.

24 AGENT CARUANA: Okay. You got ties to Ghana?

25 MR. TORJAGBO: Yeah, I have family in Ghana.

1 AGENT CARUANA: You have family. Is that where
2 you're from?

3 MR. TORJAGBO: Yeah.

4 AGENT CARUANA: Where were you born?

5 MR. TORJAGBO: South Africa.

6 AGENT CARUANA: South Africa?

7 MR. TORJAGBO: Yeah.

8 AGENT CARUANA: Like what country?

9 MR. TORJAGBO: Cape Town.

10 AGENT CARUANA: Cape Town?

11 MR. TORJAGBO: Yeah.

12 AGENT CARUANA: Okay. When did you come to the
13 United States?

14 MR. TORJAGBO: When I was -- just when I finished
15 high school.

16 AGENT CARUANA: High school?

17 MR. TORJAGBO: Yeah.

18 AGENT CARUANA: With family or --

19 MR. TORJAGBO: My siblings were here before I came.

20 AGENT CARUANA: Your siblings were?

21 MR. TORJAGBO: Yeah.

22 AGENT CARUANA: Okay.

23 MR. TORJAGBO: And my sister was here. You know, I
24 had another sister join and --

25 AGENT CARUANA: Do you have a mom and dad?

1 MR. TORJAGBO: Yeah.

2 AGENT CARUANA: Were they here?

3 MR. TORJAGBO: No. My mom -- actually, they are
4 trying to come here in August. They come seasonally, they
5 just come to visit back and forth.

6 AGENT CARUANA: Ok so how did you come over to the
7 United States, under what -- like what program --

8 MR. TORJAGBO: I came as F-1 visa.

9 AGENT CARUANA: F-1 visa?

10 MR. TORJAGBO: Yeah.

11 AGENT CARUANA: What's the F-1 visa?

12 MR. TORJAGBO: It's a student visa.

13 AGENT CARUANA: Student visa?

14 MR. TORJAGBO: Yeah.

15 AGENT CARUANA: Were you required to go back at all?

16 MR. TORJAGBO: Not really.

17 AGENT CARUANA: Not really?

18 MR. TORJAGBO: Because I came here as a F-1 visa.
19 I -- what you call it -- I went to college. After I graduated
20 college --

21 AGENT CARUANA: Uh-huh.

22 MR. TORJAGBO: -- I got a contract with the Air
23 Force. And then, you know, from there I went to the Army.

24 AGENT CARUANA: Okay.

25 MR. TORJAGBO: And that's how I got my paperwork, my

1 citizenship here.

2 AGENT CARUANA: Okay. Why do you have two social
3 security numbers?

4 MR. TORJAGBO: I changed them. I believe I changed
5 them.

6 AGENT CARUANA: Well, I know you changed them, but, I
7 mean, what was your reason to change them because typically
8 you don't get two social security numbers?

9 MR. TORJAGBO: I mean, I --

10 AGENT CARUANA: What kind of paperwork or information
11 did you give them to convince them to give you another social
12 security number?

13 MR. TORJAGBO: No, I didn't convince them to give
14 me a number. Because I know you can change your social
15 security number but keep the same file, just like you change
16 your name when you get married or something.

17 AGENT CARUANA: Why did you want to change your
18 social security number?

19 MR. TORJAGBO: Well, it's because, like -- like, you
20 know --

21 AGENT CARUANA: Were people making fun of your social
22 security number?

23 MR. TORJAGBO: No, no, not making fun of the social
24 security number. It's just some people try to get some --
25 what you call it -- credit cards and stuff in my name.

1 AGENT CARUANA: Yeah.

2 MR. TORJAGBO: One of my roommates.

3 AGENT CARUANA: Okay.

4 MR. TORJAGBO: So that's why. That prompted me to
5 change it.

6 AGENT CARUANA: So let me ask you this.

7 MR. TORJAGBO: Uh-huh.

8 AGENT CARUANA: The 493 people, their names that you
9 had on that 71-page list that you submitted to Chase, where
10 did you get all that data from? It was fake payroll. Where
11 did you get all their names from? Did you buy that from
12 somebody or did you just make them up? Did you pull them off
13 of some kind of, like, public record? Where did you get them
14 all from?

15 And this is important because, I mean, it's a lot of
16 names. I mean, did you use them for anything else or was it
17 just on that payroll file?

18 MR. TORJAGBO: Honestly, I refrain from answering
19 that question.

20 AGENT CARUANA: You don't want to answer that?

21 MR. TORJAGBO: I don't want to answer that question.

22 AGENT CARUANA: What if I asked you it this way: Did
23 you pay somebody to get those names?

24 MR. TORJAGBO: No.

25 AGENT CARUANA: You didn't pay anybody to get those

1 names?

2 MR. TORJAGBO: I (silence)--

3 AGENT CARUANA: Somebody else gave them to you?

4 MR. TORJAGBO: No.

5 AGENT CARUANA: You got them somehow on your own?

6 MR. TORJAGBO: I refrain from answering that
7 question.

8 AGENT CARUANA: Okay. Did you use those names for
9 anything else?

10 MR. TORJAGBO: No.

11 AGENT CARUANA: Okay. Do those people have to worry
12 about credit issues or anything like that?

13 MR. TORJAGBO: No.

14 AGENT CARUANA: Are they real names or are they fake
15 names?

16 MR. TORJAGBO: They are real names.

17 AGENT CARUANA: They are real names?

18 MR. TORJAGBO: Yes.

19 AGENT CARUANA: Okay. But you didn't use them for
20 anything else but on that payroll list?

21 MR. TORJAGBO: I didn't use anybody's information for
22 anything -- anybody's information that I used is somehow
23 affiliated with me.

24 AGENT CARUANA: All those people's names on that
25 71-page -- pages are somehow affiliated with you? There's 493

1 people's names or more.

2 MR. TORJAGBO: Like I said, I've had a -- you know, a
3 high turnover. Without looking at the list, you know, I'm not
4 exactly sure, so I wouldn't comment on that.

5 AGENT CARUANA: And there were no W-2s that were
6 filed for any of those people either, so -- I mean, if you're
7 going to try to say that that was legitimate, you're going to
8 lose that one, too.

9 MR. TORJAGBO: No, I'm not going to say that because,
10 like I said, you know the loan was not approved based on that,
11 it was approved based on how much money you made because the -
12 it was canceled, so it was approved -- because they changed the
13 rules of the PPP and the loan was approved based on how much
14 money you made instead of how many employees you had.

15 AGENT CARUANA: Well, you can try to use that as an
16 argument, but that's not going to fly. So, I mean, think
17 about that. I mean, once you talk to an attorney --

18 MR. TORJAGBO: Uh-huh.

19 AGENT CARUANA: -- I mean, they can counsel you on
20 that.

21 MR. TORJAGBO: Uh-huh.

22 AGENT CARUANA: Do you have any questions?

23 AGENT PRESSLEY: Yeah. I'm just trying to make sure
24 that I wrap my head around, when did you say Kremkov was
25 originated? You said in Africa?

1 MR. TORJAGBO: Yeah.

2 AGENT PRESSLEY: What year was that?

3 MR. TORJAGBO: Probably like 2015 or '14.

4 AGENT PRESSLEY: Okay. And then you came here. And
5 when did you originate Kremkov, because you said you had to
6 originate it here, correct?

7 MR. TORJAGBO: Yeah. I just had to -- you know, I
8 just had to register it here. I think I registered -- I
9 registered -- I'm not exactly sure of the date, but I
10 registered it here --

11 AGENT CARUANA: You registered it just before you got
12 your PPP loan?

13 MR. TORJAGBO: Yeah.

14 AGENT CARUANA: Because otherwise if you didn't
15 register, you weren't going to get one, right?

16 MR. TORJAGBO: Yeah, yeah, yeah. So I registered it
17 then.

18 AGENT CARUANA: And prior to that, I mean, there was
19 no US operations for Kremkov, it was all in Africa, right?

20 MR. TORJAGBO: Yes. It was all in Africa, yeah.

21 AGENT CARUANA: Okay. And, I mean, I can hazard to
22 bet that there really wasn't any -- a whole lot of revenue
23 that you were getting in Africa for that company either?

24 MR. TORJAGBO: I mean, there was revenue.

25 AGENT CARUANA: Not a whole lot.

1 MR. TORJAGBO: There's a lot of revenue in gold.

2 Yes, there is.

3 AGENT CARUANA: Okay. But there's nothing here in
4 the United States. I mean, it's all in Africa.

5 MR. TORJAGBO: Yeah, because most of my accounts were
6 foreign accounts, so...

7 AGENT CARUANA: Yeah. Okay.

8 I'm sorry. Did you --

9 AGENT PRESSLEY: I'm just trying to understand the
10 flow.

11 MR. TORJAGBO: Yeah.

12 AGENT CARUANA: So you're saying that Kremkov was in
13 existence but it was really -- it had no US operations, it was
14 all overseas operations?

15 MR. TORJAGBO: Yes.

16 AGENT CARUANA: Until you actually registered it with
17 the Georgia Secretary of State?

18 MR. TORJAGBO: Yeah.

19 AGENT CARUANA: But even when you registered it to
20 Georgia Secretary of State there was no -- at that time you
21 still don't have any US operations with Kremkov, right?

22 MR. TORJAGBO: Yes, I didn't -- I didn't have US
23 operation with Kremkov but --

24 AGENT CARUANA: There is no US operation with
25 Kremkov --

1 MR. TORJAGBO: No.

2 AGENT CARUANA: -- right?

3 MR. TORJAGBO: But the only requirement was for the
4 company to be registered in the US for me to qualify for it.

5 AGENT CARUANA: Yeah. Okay.

6 MR. TORJAGBO: That was the only requirement.
7 That's why I did --

8 AGENT CARUANA: In operation -- in operation in the
9 US by February 20th of 2020, which that's not true but --

10 MR. TORJAGBO: Well --

11 AGENT CARUANA: -- that's the least of your worries,
12 though.

13 MR. TORJAGBO: Yeah.

14 AGENT CARUANA: Yeah.

15 MR. TORJAGBO: Yeah. Because, like I said, I mean,
16 when I read the rules, my understanding is like if you needed
17 to prove -- what do you call it, what do you call it -- any
18 type of operation, you needed receipts or -- what do you call
19 it -- like invoices or stuff like that and I had some, like,
20 receipts and shipping paperwork and stuff like that to prove
21 that I was in existence in the US. And that's all that was
22 required of me.

23 AGENT CARUANA: So tell me about this bullshit W-2
24 that you filed with the IRS -- or provided with -- put on your
25 tax return showing that you had \$9 million in some -- in

1 wages.

2 MR. TORJAGBO: That's not any bullshit this time.

3 With the IRS --

4 AGENT CARUANA: You paid yourself over \$9 million in
5 salary?

6 MR. TORJAGBO: No. The -- what you call it -- the
7 IRS, it's -- you know, it's -- what you call it -- for mining
8 industries and for -- what you call it -- mining and oil
9 industries, there's a tax credit for -- because in the first
10 year of your operation when you are digging and like, you
11 know, you are not actually making money, you are just digging
12 and dredging and stuff like that, so there's a tax credit for
13 miners and for -- what you call it -- oil companies. So --

14 AGENT CARUANA: You didn't take it. You paid
15 yourself over \$9 million in wages.

16 MR. TORJAGBO: No, no, no.

17 AGENT CARUANA: According to what you filed.

18 MR. TORJAGBO: No. I reported a loss. And when I
19 reported the loss -- because like when you file for that --

20 AGENT CARUANA: You reported the loss and then you
21 got the -- the tax withholding that you said you paid into the
22 IRS back, right?

23 MR. TORJAGBO: No.

24 AGENT CARUANA: No. Tell me how it happened then.

25 MR. TORJAGBO: How it works is like, okay, so for

1 mining companies and for oil companies, right, the first --
2 for the first two, three years that you're in operation, most
3 of them -- it's like sort of like a research (unintelligible).
4 So if you are in -- what you call it -- mining or oil, you are
5 spending money for dredging, digging and then exploration, you
6 know.

7 AGENT CARUANA: Okay. Did you spend that money in
8 the United States?

9 MR. TORJAGBO: No, I didn't --

10 AGENT CARUANA: Did you spend any of that money?

11 MR. TORJAGBO: Because - yes, I did. Because.

12 AGENT CARUANA: Where?

13 MR. TORJAGBO: Back in Africa.

14 AGENT CARUANA: In Africa?

15 MR. TORJAGBO: Yeah, because --

16 AGENT CARUANA: You spent \$9 million in Africa to
17 dredge and dig and all this other stuff?

18 MR. TORJAGBO: No. It's not \$9 million I spent.
19 It's just you get --

20 AGENT CARUANA: Okay.

21 MR. TORJAGBO: -- you get the tax credit for -- what
22 you call it -- you know, there's a -- a set amount that you
23 get back for the money you spent in dredging and oil. And it
24 doesn't have to be in the United States because most oil
25 companies are offshore.

1 AGENT CARUANA: Okay.

2 MR. TORJAGBO: And they are not -- you know, the
3 company -- the office is here but the actual dredging and
4 stuff takes place offshore and most of them are outside of the
5 United States.

6 AGENT CARUANA: Okay.

7 MR. TORJAGBO: So that's why you qualify for that tax
8 credit.

9 AGENT CARUANA: Did you prepare your tax return?

10 MR. TORJAGBO: Yes. I've been preparing my tax
11 return since I was -- what you call it -- since -- what you
12 call it -- college.

13 AGENT CARUANA: Okay. Did you send federal tax
14 withholding money to the IRS at all ever? Well, within the
15 last couple years? Did you ever -- did you have tax
16 withholding, federal tax withholding from your paychecks or
17 did you send federal tax withholding to the IRS?

18 MR. TORJAGBO: Yeah, for my -- yeah, from my
19 paychecks, yeah.

20 AGENT CARUANA: You did?

21 MR. TORJAGBO: Yeah, because --

22 AGENT CARUANA: About how much?

23 MR. TORJAGBO: Honestly, I don't know because like --

24 AGENT CARUANA: 3 million?

25 MR. TORJAGBO: No, because --

1 AGENT CARUANA: Not 3 million?

2 MR. TORJAGBO: Honestly, I don't know.

3 AGENT CARUANA: Okay.

4 MR. TORJAGBO: But what I was trying to say is like
5 from my paychecks like when I was a pilot and when I'm flying
6 and stuff like that when I filed for taxes some of the time or
7 most of the time because it's foreign income --

8 AGENT CARUANA: Yeah, because that stuff was
9 legitimate. I mean, the taxes you said you had withheld from
10 Kremkov was a bunch of bullshit. You never submitted that
11 money to the IRS to be able to get it back.

12 MR. TORJAGBO: No, no. Like I'm saying, that is tax
13 credit based on dredging.

14 AGENT CARUANA: That's -- that's not a tax credit,
15 no. I mean -- and you can try to make that argument, too.
16 It's not going to win, okay?

17 And what you're going to end up doing is shooting
18 yourself in the foot because the benefit that -- the
19 cooperation that you are doing, it's going to be negated by
20 all the bullshit you're telling us, okay, which you don't want
21 to do that. So think about that, all right? Okay? All
22 right.

23 MR. TORJAGBO: Like I said, I'm not telling you
24 bullshit, I'm just trying to answer your questions to the --

25 AGENT CARUANA: Okay.

1 MR. TORJAGBO: -- best of my ability, you know.

2 AGENT CARUANA: All right. Do you have anything
3 else?

4 Okay. Do you have any questions for us?

5 MR. TORJAGBO: No.

6 AGENT CARUANA: No. Okay. What's going to happen is
7 you're going to be transported down to the federal building.

8 MR. TORJAGBO: Uh-huh.

9 AGENT CARUANA: Downtown Atlanta.

10 MR. TORJAGBO: Uh-huh.

11 AGENT CARUANA: And you're going to be turned over to
12 the US Marshals.

13 MR. TORJAGBO: Uh-huh.

14 AGENT CARUANA: And you'll have an initial hearing
15 today.

16 MR. TORJAGBO: Uh-huh.

17 AGENT CARUANA: Okay? And then -- and then if you
18 have an attorney --

19 MR. TORJAGBO: Uh-huh.

20 AGENT CARUANA: -- you'll be given an opportunity to
21 contact that person. Do you have an attorney?

22 MR. TORJAGBO: No.

23 AGENT CARUANA: No? So if you don't have an
24 attorney, one will be appointed for you today.

25 MR. TORJAGBO: Uh-huh.

1 AGENT CARUANA: Okay?

2 While you're in the lockup today, you're going to
3 have a number of different people come in to talk to you.

4 MR. TORJAGBO: Uh-huh.

5 AGENT CARUANA: Okay? They're going to try to get
6 information about your history, your family, your ties to
7 the -- you know, to this area, your financial situation. It
8 behooves you to be completely honest with them because that's
9 going to be provided to the judge and that's going to help the
10 judge make some decisions, okay? All right? Does that make
11 sense?

12 MR. TORJAGBO: Yeah.

13 AGENT CARUANA: So with that, unless you have any
14 questions for us, we're going to be done. Okay?

15 MR. TORJAGBO: Okay. Will I be able to bail out?

16 AGENT CARUANA: I don't know.

17 MR. TORJAGBO: Okay.

18 AGENT CARUANA: I don't know. Okay?

19 Do you have -- do you have a passport at all?

20 MR. TORJAGBO: My passport, when I broke up with my
21 ex, she stole it, so I applied to the IRS to get my
22 citizenship back so I could get my passport.

23 AGENT CARUANA: You applied to the IRS or to the --

24 MR. TORJAGBO: To the -- to the -- DHS, yeah, to get
25 my passport back. So they are still processing my -- my --

1 what you call it -- my citizenship certificate in order for me
2 to get that back, yeah.

3 AGENT CARUANA: Okay. Do you have any passports from
4 any other countries?

5 MR. TORJAGBO: No, no, no.

6 AGENT CARUANA: Nothing?

7 MR. TORJAGBO: No, no, no, no.

8 AGENT CARUANA: Okay. All right. Any other
9 questions?

10 MR. TORJAGBO: No.

11 AGENT CARUANA: All right. With that, we're going to
12 conclude the interview of Carl Torjagbo at 10:38 AM.

13 (Part 1 of the interview of Carl Torjagbo concluded)

14 (Part 2 of the interview of Carl Torjagbo)

15 AGENT CARUANA: Continuation of discussion with Carl
16 Torjagbo.

17 MR. TORJAGBO: You could just come to my house and
18 arrested me. Why did you have to come with guns and --

19 AGENT CARUANA: We don't know who you are. We've got
20 to be protective of our safety. People hate law enforcement
21 these days.

22 MR. TORJAGBO: Yeah, I know, but you could have still
23 knocked on my door and asked me to come out and, you know,
24 just, you know, tell me, hey, you're under arrest for this and
25 this and this, and I would have complied.

1 AGENT CARUANA: Okay.

2 MR. TORJAGBO: You know.

3 AGENT CARUANA: Well, we don't know that, you know.

4 MR. TORJAGBO: Yeah, but you have to have the M16s
5 and AR-15s and the --

6 AGENT CARUANA: Well -- so this is --

7 MR. TORJAGBO: I just think it was a little bit
8 dramatic. It actually scared me, you know. I was like, who?
9 You know, I was actually thinking -- because the last two
10 times there was cop cars here and was like stolen -- they were
11 looking for stolen trucks. And you know, so, I was-- So when I
12 saw you guys, I thought it was that. So when I had guns drawn
13 on me, I was, what did I do?

14 AGENT CARUANA: Well, again, we don't know who you
15 are. And there's a lot of people that don't like us. And
16 we're going home at the end of the day. Okay. And thankfully
17 you complied and nothing happened.

18 MR. TORJAGBO: Okay.

19 AGENT CARUANA: Okay. And I wish that would happen
20 all the time.

21 MR. TORJAGBO: Uh-huh.

22 AGENT CARUANA: Because that would alleviate
23 problems, right?

24 MR. TORJAGBO: Yeah.

25 AGENT CARUANA: So we go in to protect ourselves and

1 to protect you, okay?

2 MR. TORJAGBO: Uh-huh (affirmative).

3 AGENT CARUANA: Because we don't know what people are
4 going to do. And we try to make sure we go the best route,
5 okay? We'll leave it at that, all right?

6 So this is the consent to search the house. It's for
7 your 5114 Greythorne Lane. We're going to -- you give us
8 permission to use the garage door opener on your key fob --

9 MR. TORJAGBO: Uh-huh.

10 AGENT CARUANA: -- to get in the garage to take that
11 BMW.

12 MR. TORJAGBO: Uh-huh.

13 AGENT CARUANA: So you're -- you can refuse. You
14 give us your permission voluntarily. And we're going to take
15 any items that we determine to be related to the
16 investigation, which is going to be that BMW.

17 MR. TORJAGBO: Okay. So I was going to ask, if I can
18 prove to you that the money for my personal items, which is my
19 Range Rover, my house, you know, and -- what you call it --
20 the -- you know, the BMW and stuff like that came from my
21 personal income, not from PPP money, would I get those back?

22 AGENT CARUANA: There's a process for that.

23 MR. TORJAGBO: Okay.

24 AGENT CARUANA: Yeah. I can't give you any legal
25 advice --

1 MR. TORJAGBO: Legal advice, yeah.

2 AGENT CARUANA: But there's a process for that.

3 MR. TORJAGBO: Because honestly, you know, all the
4 money for the house and the stuff came from me. The only
5 thing I did as far as PPP is concerned is rechanneled what I
6 had into the transportation with the intent to pay it back
7 when the loan matures.

8 AGENT CARUANA: Okay.

9 MR. TORJAGBO: And, you know, it's not, you know...

10 AGENT CARUANA: Okay. Here. You can sign right
11 there. And I'm going to sign as a witness.

12 MR. TORJAGBO: Okay.

13 AGENT CARUANA: Actually, maybe that's -- I need you
14 to sign here too. (Unintelligible). Actually, this is when
15 we actually take the car I think.

16 MR. TORJAGBO: Uh-huh.

17 AGENT CARUANA: With that, we're going to conclude
18 the interview. It's now 10:44 AM.

19 (Interview concluded at 10:44 AM.)

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C E R T I F I C A T E

UNITED STATES DISTRICT COURT
NORTHERN DISTRICT OF GEORGIA

I do hereby certify that the foregoing pages are a true
and correct transcript of the interview taken down by
electronic recording and transcribed by me to the best of my
ability.

This the 20th Day of November, 2024.

Penny Pritty Coudriet

PENNY PRITTY COUDRIET, RMR, CRR
OFFICIAL COURT REPORTER