

**UNITED STATES DISTRICT COURT
NORTHERN DISTRICT OF GEORGIA
ATLANTA DIVISION**

UNITED STATES OF AMERICA

v.

CARL DELANO TORJAGBO a/k/a Karl Lucius
Delano**JUDGMENT IN A CRIMINAL CASE**

Case Number: 1:22-CR-171-MLB

USM Number: 00772-510

Sandra Michaels
Defendant's Attorney**THE DEFENDANT:**

The defendant was found guilty by a jury on counts 1, 2, 3, 4, 5, 6, 7, 8, 9, and 10 of the Third Superseding Indictment.

The defendant is adjudicated guilty of these offenses:

<u>Title & Section</u>	<u>Nature of Offense</u>	<u>Offense Ended</u>	<u>Count</u>
18 U.S.C. §§ 1344 and 2	Bank Fraud	March 2021	1
18 U.S.C. §§ 1343 and 2	Wire Fraud	April 2021	2-3
18 U.S.C. §§ 1956(a)(1)(B)(i) and 2	Concealment Money Laundering	March 7, 2022	4-6
18 U.S.C. §§ 1957 and 2	Transactional Money Laundering	April 22, 2022	7-10

The defendant is sentenced as provided in pages 2 through 7 of this judgment. The sentence is imposed pursuant to the Sentencing Reform Act of 1984.

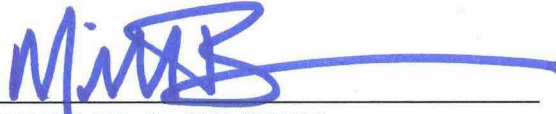
It is ordered that the defendant must notify the United States Attorney for this district within 30 days of any change of name, residence, or mailing address until all fines, restitution, costs, and special assessments imposed by this judgment are fully paid. If ordered to pay restitution, the defendant must notify the court and United States Attorney of material changes in economic circumstances.

DEFENDANT: CARL DELANO TORJAGBO a/k/a Karl Lucius Delano
CASE NUMBER: 1:22-CR-171-MLB

Judgment -- Page 2 of 7

January 27, 2026

Date of Imposition of Judgment

A handwritten signature in blue ink, appearing to read "M. L. Brown", is written over a horizontal line.

MICHAEL L. BROWN
UNITED STATES DISTRICT JUDGE

February 10, 2026

Date

DEFENDANT: CARL DELANO TORJAGBO a/k/a Karl Lucius Delano
CASE NUMBER: 1:22-CR-171-MLB

Judgment -- Page 3 of 7

IMPRISONMENT

The defendant is hereby committed to the custody of the Federal Bureau of Prisons to be imprisoned for a total term of: **ONE HUNDRED AND SEVENTY-FIVE (175) MONTHS** as to each of Counts 1-6, to be served **CONCURRENTLY**, and **ONE HUNDRED AND TWENTY (120) MONTHS** as to each of Counts 7-10, to be served **CONCURRENTLY** with each other and Counts 1-6, for a total term of imprisonment of **ONE HUNDRED AND SEVENTY-FIVE (175) MONTHS**.

The Court recommends to the Bureau of Prisons that the defendant be designated to FPC Montgomery (Maxwell Air Force Base). The Court further recommends that the U.S. Marshals Service consider allowing the defendant to remain at the Robert A. Deyton Detention Facility until the completion of a pleading that he is preparing to file.

The defendant is remanded to the custody of the United States Marshal.

RETURN

I have executed this judgment as follows:

Defendant delivered on _____ to _____
at _____, with a certified copy of this judgment.

UNITED STATES MARSHAL

DEPUTY UNITED STATES MARSHAL

DEFENDANT: CARL DELANO TORJAGBO a/k/a Karl Lucius Delano
CASE NUMBER: 1:22-CR-171-MLB

Judgment -- Page 4 of 7

SUPERVISED RELEASE

Upon release from imprisonment, you will be on supervised release for a term of: **FIVE (5) YEARS** as to Count 1 and **THREE (3) YEARS** as to each of Counts 2-10, to be served **CONCURRENTLY**, for a total term of supervision of **FIVE (5) YEARS**.

MANDATORY CONDITIONS

1. You must not commit another federal, state or local crime.
2. You must not unlawfully possess a controlled substance.
3. You must refrain from any unlawful use of a controlled substance. You must submit to one drug test within 15 days of release from imprisonment and at least two periodic drug tests thereafter, as determined by the court.
4. You must make restitution in accordance with 18 U.S.C. §§ 3663 and 3663A or any other statute authorizing a sentence of restitution. Restitution payments must be made to Clerk, U.S. District Court, Northern District of Georgia, 2211 U.S. Courthouse, 75 Ted Turner Dr. SW, Atlanta, GA 30303.
5. You must cooperate in the collection of DNA as directed by the probation officer.

You must comply with the standard conditions that have been adopted by this court as well as with any other conditions on the attached page.

DEFENDANT: CARL DELANO TORJAGBO a/k/a Karl Lucius Delano
CASE NUMBER: 1:22-CR-171-MLB

Judgment -- Page 5 of 7

STANDARD CONDITIONS OF SUPERVISION

As part of your supervised release, you must comply with the following standard conditions of supervision. These conditions are imposed because they establish the basic expectations for your behavior while on supervision and identify the minimum tools needed by probation officers to keep informed, report to the court about, and bring about improvements in your conduct and condition.

1. You must report to the probation office in the federal judicial district where you are authorized to reside within 72 hours of your release from imprisonment, unless the probation officer instructs you to report to a different probation office or within a different time frame.
2. After initially reporting to the probation office, you will receive instructions from the court or the probation officer about how and when you must report to the probation officer, and you must report to the probation officer as instructed.
3. You must not knowingly leave the federal judicial district where you are authorized to reside without first getting permission from the court or the probation officer.
4. You must answer truthfully the questions asked by your probation officer.
5. You must live at a place approved by the probation officer. If you plan to change where you live or anything about your living arrangements (such as the people you live with), you must notify the probation officer at least 10 days before the change. If notifying the probation officer in advance is not possible due to unanticipated circumstances, you must notify the probation officer within 72 hours of becoming aware of a change or expected change.
6. You must allow the probation officer to visit you at any time at your home or elsewhere, and you must permit the probation officer to take any items prohibited by the conditions of your supervision that he or she observes in plain view.
7. You must work full time (at least 30 hours per week) at a lawful type of employment, unless the probation officer excuses you from doing so. If you do not have full-time employment you must try to find full-time employment, unless the probation officer excuses you from doing so. If you plan to change where you work or anything about your work (such as your position or your job responsibilities), you must notify the probation officer at least 10 days before the change. If notifying the probation officer at least 10 days in advance is not possible due to unanticipated circumstances, you must notify the probation officer within 72 hours of becoming aware of a change or expected change.
8. You must not communicate or interact with someone you know is engaged in criminal activity. If you know someone has been convicted of a felony, you must not knowingly communicate or interact with that person without first getting the permission of the probation officer.
9. If you are arrested or questioned by a law enforcement officer, you must notify the probation officer within 72 hours.
10. You must not own, possess, or have access to a firearm, ammunition, destructive device, or dangerous weapon (i.e., anything that was designed, or was modified for, the specific purpose of causing bodily injury or death to another person such as nunchakus or tasers).
11. You must not act or make any agreement with a law enforcement agency to act as a confidential human source or informant without first getting the permission of the court.
12. If the probation officer determines that you pose a risk to another person (including an organization), the probation officer may require you to notify the person about the risk and you must comply with that instruction. The probation officer may contact the person and confirm that you have notified the person about the risk.
13. You must follow the instructions of the probation officer related to the conditions of supervision.

U.S. Probation Office Use Only

A U.S. probation officer has instructed me on the conditions specified by the court and has provided me with a written copy of this judgment containing these conditions. For further information regarding these conditions, see Overview of Probation and Supervised Release Conditions, available at: www.uscourts.gov

I understand that a violation of any of these conditions of supervised release may result in modification, extension, or revocation of my term of supervision.

Defendant's Signature _____ Date _____

USPO's Signature _____ Date _____

DEFENDANT: CARL DELANO TORJAGBO a/k/a Karl Lucius Delano
CASE NUMBER: 1:22-CR-171-MLB

Judgment -- Page 6 of 7

SPECIAL CONDITIONS OF SUPERVISION

As part of your supervised release, you must comply with the following special conditions of supervision.

You must make full and complete disclosure of your finances and submit to an audit of your financial documents at the request of your probation officer. You must provide the probation officer with full and complete access to any requested financial information and authorize the release of any financial information. The probation office may share the financial information with the United States Attorney's Office.

You must not incur new credit charges, or open additional lines of credit without the approval of the probation officer.

You must pay any ordered financial penalties in accordance with the Criminal Monetary Penalties section of the Judgment. Payment of criminal monetary penalties is due during the period of imprisonment. All criminal monetary penalties, except those payments made through the Federal Bureau of Prisons' Inmate Financial Responsibility Program, are to be made payable to the Clerk, U.S. District Court, 2211 U.S. Courthouse, 75 Ted Turner Drive, SW, Atlanta, GA 30303. Any balance that remains unpaid at the commencement of the term of supervision shall become a condition of supervision and be paid at a monthly rate of \$250 plus 25% of gross income in excess of \$2,500 per month to U.S. District Court Clerk. You must notify the Court of any changes in economic circumstances that might affect the ability to pay this financial penalty.

DEFENDANT: CARL DELANO TORJAGBO a/k/a Karl Lucius Delano
CASE NUMBER: 1:22-CR-171-MLB

Judgment -- Page 7 of 7

CRIMINAL MONETARY PENALTIES

Payment of criminal monetary penalties is due during the period of imprisonment. All criminal monetary penalties, except those payments made through the Federal Bureau of Prisons' Inmate Financial Responsibility Program, are to be made payable to the Clerk, U.S. District Court, 2211 U.S. Courthouse, 75 Ted Turner Drive, SW, Atlanta, GA 30303. Any balance that remains unpaid at the commencement of the term of supervision shall become a condition of supervision and be paid at a monthly rate of \$250 plus 25% of gross income in excess of \$2,500 per month to U.S. District Court Clerk. You must notify the Court of any changes in economic circumstances that might affect the ability to pay this financial penalty.

Special Assessment

\$1,000.00. The special assessment shall be paid to the United States immediately.

Fine

The Court waives the fine and cost of incarceration.

Restitution

You are ordered to make restitution in the amount of **\$6,537,254.43**. Funds will be distributed by the Clerk to the following victims in the following amounts:

Internal Revenue Service – RACS - \$3,366,240.76

Attn: Mail Stop 6261, Restitution
333 W. Pershing Ave.
Kansas City, MO 64108

U.S. Small Business Administration - \$95,544.25

c/o Valerie Stanley, Loan Specialist
CESC
14925 Kingsport Road
Fort Worth, TX 76155

JPMorgan Chase Bank, N.A. - \$3,075,469.42

Asset Recovery
P.O. Box 781220
Detroit, MI 48278-1220

The restitution shall be paid in full immediately.

The Court determines that you do not have the ability to pay interest and it is ordered that the interest requirement is waived for restitution.

Forfeiture

The defendant's right, title, and interest in the property identified in the Preliminary Order of Forfeiture, entered on January 30, 2026, is forfeited.