

**Ex. 7 – Compilation of Examples of Banks that
Accepted Disbursements of PPP Funds for Borrowers
they Suspected were Ineligible Contacting Prestamos
and SBA and Seeking to Return Funds**

Message

From: Kym Wendell [KWendell@communitychoicecu.com]
Sent: 5/15/2021 3:19:58 AM
To: Jose Martinez [Jose.Martinez@cplc.org]; mary.cvengros@sba.gov
CC: Risk Management Specialists [RMspecialists@communitychoicecu.com]
Subject: FW: [REDACTED]

[REDACTED] One of my investigators spoke with the member he said a friend did the PPP loan application and he doesn't have self employment income.

He already has spent about [REDACTED] of the funds, so can you give us instructions on how to mail a check back for the difference?

Thanks!

Member	Acct #	SSN/TIN	Type	Name Type	Acct Type	Relationship	Date Opened	Birthdate	Preferred Contact
[REDACTED]									
Post Date	ID	Eff Date	Transaction	Trans Amt	Balance Chg	Int/Pnlty	Fees	New Balance	Description
[REDACTED]									

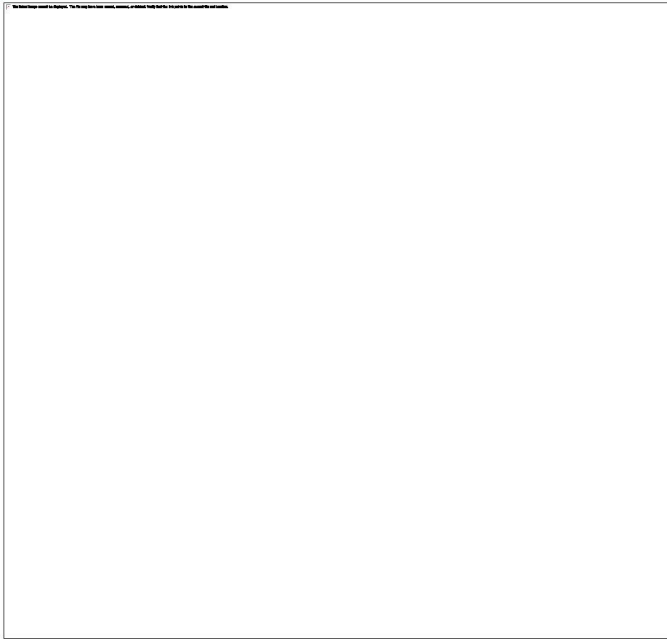


Ashley Webb

Risk Management Specialist, Michigan Center

[Community Choice Credit Union](#)

877-243-2528 ext. 1512



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Message

From: investigations at Blueacorn [investigations@blueacorn.co]
Sent: 5/31/2021 3:46:17 PM
To: Jose Martinez [Jose.Martinez@cplc.org]
Subject: Re: SBA PPP loan

Here is my review of the loan application:

██████████ application has an empty bank statement that does not contain any examples of business transactions. When I asked for more invoices and bank statements I received nothing in the 3 days time (including a few days for weekend) that he was given.

My suggestion

Since he did not respond in time and his bank statements do not reveal any business activity, please return this money given to the applicant.

Thank you,



On Tue, May 25, 2021 at 5:09 PM Jose Martinez <Jose.Martinez@cplc.org> wrote:

Kym,

Thank you for bringing this to our attention. You can mail the check to

Prestamos CDFI

1024 E. Buckeye Road, STE 270,

Phoenix, AZ 85034

Attention David Castillo

Please make sure to include the SBA loan number.

I have copied our investigations team to look into this matter further.

Thank you

From: Kym Wendell <KWendell@communitychoicecu.com>
Sent: Tuesday, May 25, 2021 2:04 PM
To: Jose Martinez <Jose.Martinez@cplc.org>; Cvengros, Mary E. <mary.cvengros@sba.gov>

Cc: Risk Management Specialists <RMspecialists@communitychoicecu.com>

Subject: SBA PPP loan

[REDACTED] Brand new account, listed self as hi-low driver at Chrysler. Today he received this ppp deposit and provided tax returns with no wages stating he's a barbar (yes, misspelled). In Michigan you must be licensed to be a barber and he is not. He also had his "tax preparer" on the phone yelling at us as to why we were holding the funds. He was dropped off at one of our branches with the documents, and without getting funds, they left him there. He walked over to a fast food restaurant.

He already cash apped funds out within minutes of it posting, which it posted in the middle of the night. We have about [REDACTED] to return via check.

Member	Acct #	SSN/TIN	Type	Name Type	Acct Type	Relationship	Date Opened	Birthdate	Preferred Contact
[REDACTED]									

Kym

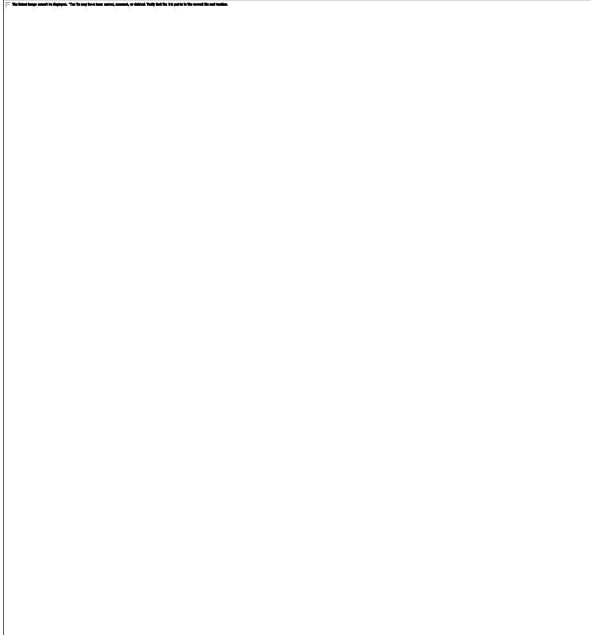


Kym Wendell, BSACS

BSA Compliance Officer, Fraud Investigator

[Community Choice Credit Union](#), Farmington Hills

Phone: 877.243.2528 ext. 1057 | Fax: 248.785.5103



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Message

From: Cvengros, Mary E. [mary.cvengros@sba.gov]
Sent: 6/1/2021 7:19:04 PM
To: Warren, Kellye M. [kellye.warren@sba.gov]; PPP ACH Inquiries [PPP.ACH.Inquiries@sba.gov]
CC: EIDLACHInquiries [PDC.EIDLACHInquiries@sba.gov]; Lee, Lisa [llee@firstmontanabank.com]; Quarles, Amy [aquarles@firstmontanabank.com]; Jose Martinez [Jose.Martinez@cplc.org]
Subject: RE: Response / FW: Fraudulent PPP Loan Funds

Please contact the lender Benworth's POC Jose Martinez (included in this email) for the below loan:

Active

77822188

From: Warren, Kellye M. <kellye.warren@sba.gov>
Sent: Tuesday, June 1, 2021 2:05 PM
To: Cvengros, Mary E. <mary.cvengros@sba.gov>; PPP ACH Inquiries <PPP.ACH.Inquiries@sba.gov>
Cc: EIDLACHInquiries <PDC.EIDLACHInquiries@sba.gov>; Lee, Lisa <llee@firstmontanabank.com>; Quarles, Amy <aquarles@firstmontanabank.com>; Warren, Kellye M. <kellye.warren@sba.gov>
Subject: RE: Response / FW: Fraudulent PPP Loan Funds

Hello Mary/ PPP Team,

Are you able to advise [REDACTED] on the return of the suspected PPP deposit as requested below? I find it to be associated with [REDACTED]

Please advise.

Thank you for your assistance.

Best,

Kellye
Kellye Warren
Paralegal Specialist
U.S. Small Business Administration
(800) 366-6303 ext. 5603
kellye.warren@sba.gov



U.S. Small Business
Administration

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From: Quarles, Amy <aquarles@firstmontanabank.com>
Sent: Friday, May 28, 2021 5:18 PM
To: Warren, Kellye M. <kellye.warren@sba.gov>; PPP ACH Inquiries <PPP.ACH.Inquiries@sba.gov>
Cc: EIDLACHInquiries <PDC.EIDLACHInquiries@sba.gov>; Cvengros, Mary E. <mary.cvengros@sba.gov>; Lee, Lisa <llee@firstmontanabank.com>
Subject: RE: Response / FW: Fraudulent PPP Loan Funds

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Kellye:

I have not received any updated information regarding returning funds for the PPP loan mentioned below. Can you please advise if funds can be returned directly to the SBA since it appears a third party was used to secure the fraudulent loan.

Thank you
Amy

Amy C. Quarles

AVP/BSA Central Operations Officer
1336 Stoneridge Drive, Bozeman MT 59718
Direct: 406.602.4154
Bozeman Office: 406.587.2227
aquarles@firstmontanabank.com



From: Warren, Kellye M. <kellye.warren@sba.gov>
Sent: Sunday, May 23, 2021 9:03 AM
To: PPP ACH Inquiries <PPP.ACH.Inquiries@sba.gov>; Quarles, Amy <aquarles@firstmontanabank.com>
Cc: EIDLACHInquiries <PDC.EIDLACHInquiries@sba.gov>; Warren, Kellye M. <kellye.warren@sba.gov>; Cvengros, Mary E. <mary.cvengros@sba.gov>
Subject: Response / FW: Fraudulent PPP Loan Funds

SECURITY ALERT: External email - DO NOT open attachments or click on links if unexpected or from an unknown source!

Good Morning Ms. Quarles,

Thank you for your inquiry.

The PPP ACH Inquires mailbox (ppp.ach.inquiries@sba.gov) and the EIDL ACH Inquiries mailbox (PDC.EIDLACHInquiries@sba.gov) mailbox are designated to receive respective inquiries directly from financial institutions. Please do not share with customers or applicants. I am forwarding your inquiry to the PPP ACH Inquiry team for review and response.

We appreciate your assistance.

Best,

Kellye
Kellye Warren
Paralegal Specialist
U.S. Small Business Administration
(800) 366-6303 ext. 5603
kellye.warren@sba.gov



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From: Quarles, Amy <aquarles@firstmontanabank.com>
Sent: Friday, May 21, 2021 11:51 AM
To: EIDLACHInquiries <PDC.EIDLACHInquiries@sba.gov>
Cc: Warren, Kellye M. <kellye.warren@sba.gov>
Subject: Fraudulent PPP Loan Funds

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First Montana Bank has an account that has received credit for a fraudulent PPP loan. Some of the money from the ACH has been withdrawn from the account so the bank is not able to return the ACH. It appears from the ACH information below that this loan was originated from a third party. I have information and an address to return funds to the SBA, but I was unsure if I can use that same information to return these remaining funds. Please advise

Thank you
Amy Quarles

Amy C. Quarles

AVP/BSA Central Operations Officer
1336 Stoneridge Drive, Bozeman MT 59718
Direct: 406.602.4154
Bozeman Office: 406.587.2227
aquarles@firstmontanabank.com



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Message

From: Kym Wendell [KWendell@communitychoicecu.com]
Sent: 6/3/2021 9:23:10 PM
To: Jose Martinez [Jose.Martinez@cplc.org]; Cvengros, Mary E. [mary.cvengros@sba.gov]
CC: Risk Management Specialists [RMspecialists@communitychoicecu.com]; investigations at Blueacorn [investigations@blueacorn.co]; bank@blueacorn.co; PPP-Fraud-Investigations - PPP_Fraud_Investigation [6aa5131c.5209186777.onmicrosoft.com@amer.teams.ms]; Risk Management Specialists [RMspecialists@communitychoicecu.com]
Subject: RE: SBA PPP loan
Attachments: 2019 Schedule C - fake.pdf; 2019 Tax Returns - no business income.pdf

He's really trying to get us to release, he's now provided a 2019 schedule c which is not on his 2019 tax return.

He's spent over \$2K of the funds, we have the rest on hold.

Let us know how to return it to you via check.

Thank you!

Kym Wendell

From: Patricia Gonzalez <Patricia.Gonzalez@cplc.org> **On Behalf Of** Jose Martinez
Sent: Thursday, June 3, 2021 2:17 PM
To: Kym Wendell <KWendell@communitychoicecu.com>; Jose Martinez <Jose.Martinez@cplc.org>; Cvengros, Mary E. <mary.cvengros@sba.gov>
Cc: Risk Management Specialists <RMspecialists@communitychoicecu.com>; investigations at Blueacorn <investigations@blueacorn.co>; bank@blueacorn.co; PPP-Fraud-Investigations - PPP_Fraud_Investigation <6aa5131c.5209186777.onmicrosoft.com@amer.teams.ms>
Subject: RE: SBA PPP loan

Kym,

Thank you for bringing this to our attention. I have copied the investigations team with our service provider. They will look into this file and provide you the requested information directly.

Thank you for your patience as we work through this request.

From: Kym Wendell <KWendell@communitychoicecu.com>
Sent: Thursday, June 3, 2021 10:24 AM
To: Jose Martinez <Jose.Martinez@cplc.org>; Cvengros, Mary E. <mary.cvengros@sba.gov>
Cc: Risk Management Specialists <RMspecialists@communitychoicecu.com>
Subject: SBA PPP loan

[REDACTED] - This person received an SBA PPP loan into this individually owned account and has been with us since 2017. We requested his tax returns due to no business activity appearing in the account.

In 2019 he had a total of deposits, including direct deposits of [REDACTED] in 2020 he had a total of [REDACTED]

He provided his tax returns that have no business income. He stated he's been an independent contractor for 5-6 years and he is paid in cash. I said no matter how he is paid, he should be claiming that income.

I asked who applied for the PPP loan, he said he did, I said we wanted the documents provided to obtain the loan, as what he's provided us doesn't substantiate.

He said all of his friends have gotten PPP loans and didn't have to provide anything. I let him know why we are requiring the validation.

Member	Acct #	SSN/TIN	Type	Name Type	Acct Type	Relationship	Date Opened	Birthdate	Preferred Contact
[REDACTED]									

Kym



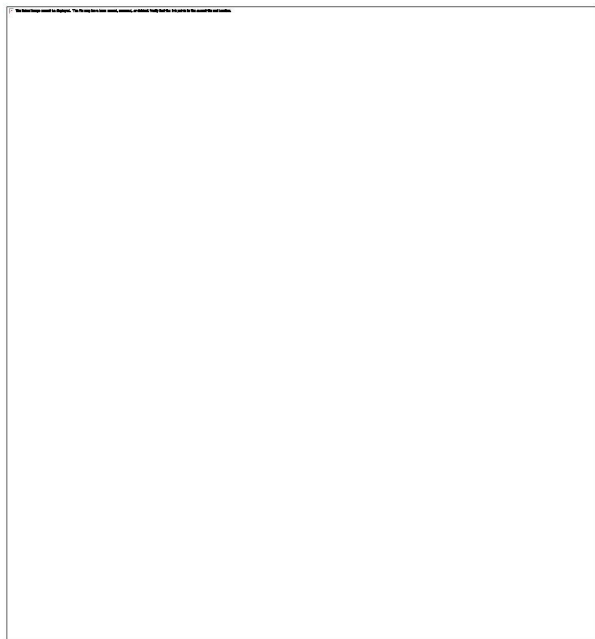
Kym Wendell, BSACS

BSA Compliance Officer, Fraud Investigator

[Community Choice Credit Union](#), Farmington Hills

Phone: 877.243.2528 ext. 1057 | Fax: 248.785.5103





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Message

From: Kym Wendell [KWendell@communitychoicecu.com]
Sent: 6/4/2021 10:59:19 PM
To: Jose Martinez [Jose.Martinez@cplc.org]; Cvengros, Mary E. [mary.cvengros@sba.gov]
CC: Risk Management Specialists [RMspecialists@communitychoicecu.com]
Subject: SBA PPP loan

On 05/18/2021 [REDACTED] received an SBA PPP loan for [REDACTED] from PrestamosCDFI into a personal individually owned account.

He had another account with us opened 006/07/2019 and he stated his employment was Walmart. This account was opened 04/14/2021 and he stated he was employed by Walmart.

He came in to our Redford Member Center to withdraw funds from the PPP loan and we requested 2019 tax returns. The member failed to provide the requested documents, so we are returning the deposit to Prestamos, except for a couple hundred that was used prior to us holding. We are closing the account as well.

Member	Acct #	SSN/TIN	Type	Name Type	Acct Type	Relationship	Date Opened	Birthdate	Preferred Contact
[REDACTED]									

Kym



Kym Wendell, BSACS

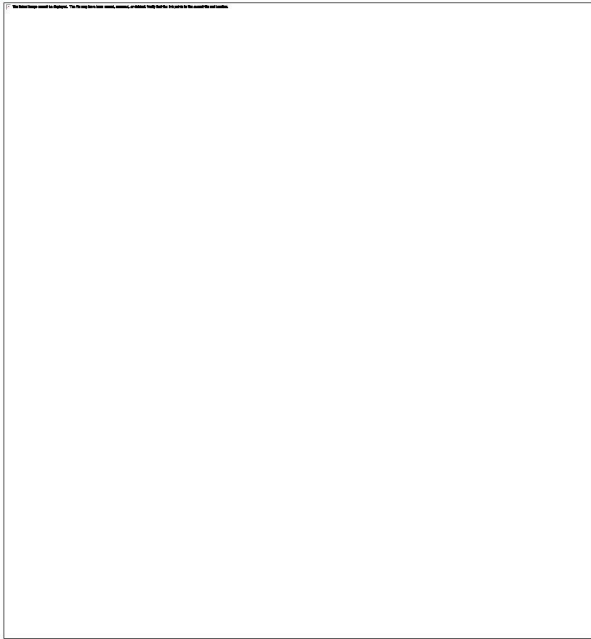
BSA Compliance Officer, Fraud Investigator

[Community Choice Credit Union](#), Farmington Hills

Phone: 877.243.2528 ext. 1057 | Fax: 248.785.5103



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Message

From: Stacey Hand [shand@chatt.coop]
Sent: 6/21/2021 9:04:09 PM
To: Jose Martinez [Jose.Martinez@cplc.org]; Patricia Gonzalez [Patricia.Gonzalez@cplc.org]
Subject: FW: PPP inquiry RE: SBA partial funds

Hi, We have partial PPP loan funds that we need to return to you. These were sent to individual accounts – we do not have business accounts and these seem to questionable on the accuracy of being legit.

From: Alms, Torie L. (Contractor) <Torie.Alms@sba.gov>
Sent: Monday, June 21, 2021 5:01 PM
To: Stacey Hand <shand@chatt.coop>
Cc: Amber Carter <acarter@chatt.coop>
Subject: RE: PPP inquiry RE: SBA partial funds

Hi Stacey,

I apologize for the delay in response. I have included the contact information for Jose Martinez and Patricia Gonzalez at Prestamos CDFI:

Jose Martinez: Jose.Martinez@cplc.org
Patricia Gonzalez: Patricia.Gonzalez@cplc.org

Jose and Patricia will be able to assist with the return of funds.

Again, I apologize for the delay – please let me know if you need anything else!

Torie Alms
Loan Specialist
Commercial Loan Service Center – Fresno
U.S. Small Business Administration
torie.als@sba.gov



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From: Stacey Hand <shand@chatt.coop>
Sent: Friday, June 18, 2021 8:17 AM
To: PPP ACH Inquiries <PPP.ACH.Inquiries@sba.gov>
Cc: EIDLACHInquiries <PDC.EIDLACHInquiries@sba.gov>; Amber Carter <acarter@chatt.coop>
Subject: RE: PPP inquiry RE: SBA partial funds
Importance: High

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Hi

We can't hold these funds past Monday – I will need to allow the individual to withdraw the funds since we can't return a partial amount ach. These are clearly fraudulent loans – the individuals have no idea what type of business they have or even the name of business – they keep communicating with person on the phone to ask.

Please advise

From: Stacey Hand
Sent: Thursday, June 17, 2021 8:43 AM
To: PPP ACH Inquiries <PPP.ACH.Inquiries@sba.gov>
Cc: Amber Carter <acarter@chatt.coop>
Subject: RE: PPP inquiry RE: SBA partial funds
Importance: High

Hi

Can someone please send us the information to return partial fraudulent PPP funds?

From: EIDLACHInquiries <PDC.EIDLACHInquiries@sba.gov>
Sent: Tuesday, June 15, 2021 12:51 PM
To: Stacey Hand <shand@chatt.coop>; PPP ACH Inquiries <PPP.ACH.Inquiries@sba.gov>
Cc: Amber Carter <acarter@chatt.coop>
Subject: PPP inquiry RE: SBA partial funds

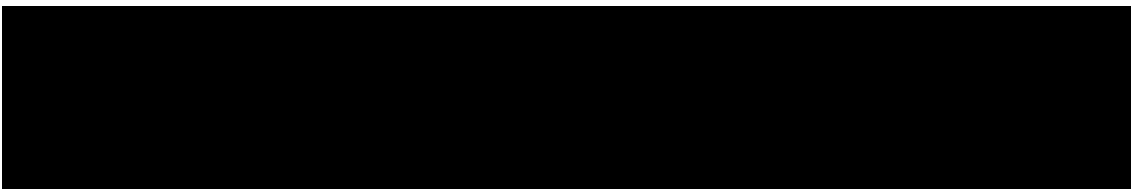
Hello Stacey/Amber,

These appear to be PPP deposits. Included is the proper email box. Someone should contact your soon regarding a review and to provide guidance or ask questions they may have. Have a good day!

From: Stacey Hand <shand@chatt.coop>
Sent: Tuesday, June 15, 2021 7:39 AM
To: EIDLACHInquiries <PDC.EIDLACHInquiries@sba.gov>
Cc: Amber Carter <acarter@chatt.coop>
Subject: RE: SBA partial funds

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This is the only information we have on these - the ACH journal



From: EIDLACHInquiries <PDC.EIDLACHInquiries@sba.gov>
Sent: Tuesday, June 15, 2021 8:26 AM
To: Stacey Hand <shand@chatt.coop>
Subject: RE: SBA partial funds

Hello Stacy,

Thank you for your inquiry. I am happy to assist. So that we can provide the proper guidance, can you provide some more details from the deposit transaction such as the 10 digit RMT# or 15 digit # ending in [REDACTED] I look forward to hearing from you soon.

All the best,

Mary Hunter

Paralegal Specialist/IG Detail

Office of Disaster Assistance

U.S. Small Business Administration

(817) 868-2300 x5310

mary.hunter@sba.gov



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From: Stacey Hand <shand@chatt.coop>
Sent: Monday, June 14, 2021 12:51 PM
To: EIDLACHInquiries <PDC.EIDLACHInquiries@sba.gov>
Cc: Amber Carter <acarter@chatt.coop>
Subject: SBA partial funds
Importance: High

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We have two accounts that have partial SBA funds remaining that need to be returned to SBA for possible fraud. Can you please advise on how we can get these funds return to the appropriate place.
Thank you

Stacey Hand, CUDE, NMLS#1751324

Chattahoochee Federal Credit Union

"Let's CHATT about banking!"

[P.O. Box 8](#)

[519 Fob James Drive](#)

[Valley, AL 36854](#)

[\(334\)756-7027](#) Fax [\(334\)756-7542](#)

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Message

From: Tina Sledz [TSledz@michiganfirst.com]
Sent: 7/6/2021 1:00:55 PM
To: Jose Martinez [Jose.Martinez@cplc.org]; Mail-Risk Management [riskmanagement@michiganfirst.com]
Subject: RE: [REDACTED] PPP loan

Good Morning,

[REDACTED] will be sent back via ACH

Thank you,



Tina Sledz

tsledz@Michiganfirst.com

p. 248-423-8927

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From: Patricia Gonzalez <Patricia.Gonzalez@cplc.org> **On Behalf Of** Jose Martinez
Sent: Friday, July 2, 2021 4:46 PM
To: Tina Sledz <TSledz@michiganfirst.com>
Subject: RE: [REDACTED] PPP loan

Please send funds to:

Attn: Ean Colley, VP Bank Operations
c/o Evolve Bank and Trust
6070 Poplar Avenue
Suite 200
Memphis TN 38119

From: Tina Sledz <TSledz@michiganfirst.com>
Sent: Friday, July 2, 2021 1:37 PM
To: Jose Martinez <Jose.Martinez@cplc.org>; Kat Pasienski <KPasienski@michiganfirst.com>
Cc: mary.cvengros@sba.gov; Mail-Risk Management <riskmanagement@michiganfirst.com>; investigations at Blueacorn <investigations@blueacorn.co>; PPP-Fraud-Investigations - PPP_Fraud_Investigation <6aa5131c.5209186777.onmicrosoft.com@amer.teams.ms>
Subject: RE: [REDACTED] PPP loan

Hello,

Following up, 2nd request. Please provide return instruction.

Thank you,



Tina Sledz

tsledz@Michiganfirst.com

p. 248-423-8927

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From: Patricia Gonzalez <Patricia.Gonzalez@cplc.org> **On Behalf Of** Jose Martinez
Sent: Monday, June 7, 2021 3:03 PM
To: Kat Pasienski <KPasienski@michiganfirst.com>
Cc: mary.cvengros@sba.gov; Mail-Risk Management <riskmanagement@michiganfirst.com>; investigations at Blueacorn <investigations@blueacorn.co>; PPP-Fraud-Investigations - PPP_Fraud_Investigation <6aa5131c.5209186777.onmicrosoft.com@amer.teams.ms>
Subject: RE: [REDACTED] PPP loan

⚠ EXTERNAL MESSAGE - Please Think Before Clicking Any Link

Kat,

Thank you for bringing this to our attention. I have copied the investigations team with our service provider. They will look into this file and provide you the requested information directly.

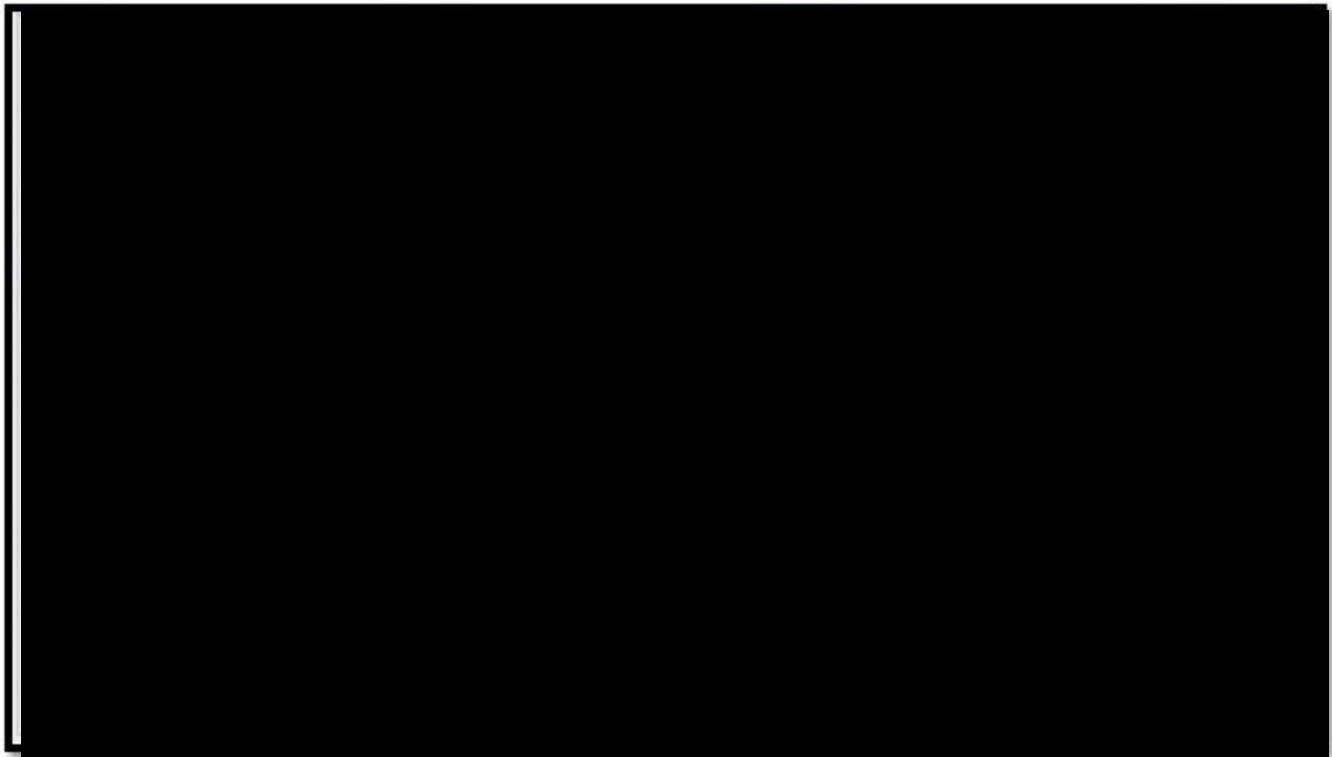
Thank you

From: Kat Pasienski <KPasienski@michiganfirst.com>
Sent: Monday, June 7, 2021 11:58 AM
To: Jose Martinez <Jose.Martinez@cplc.org>
Cc: mary.cvengros@sba.gov; Mail-Risk Management <riskmanagement@michiganfirst.com>
Subject: [REDACTED] PPP loan

Good afternoon,

Michigan First Risk Management is concerned that [REDACTED] received unjust enrichment in the form of a PPP loan. A PPP loan deposit for [REDACTED] personal account on May 27, 2021. When asked to produce documentation proving the existence of the business prior to February 15, 2020, [REDACTED] provided a DBA registration (attached) with Barry County, Michigan. We contacted the county and were advised that there are no records for the business or any other business registered by Ms. Smith. We believe that the documents were falsified and that Ms. Smith does not qualify for the PPP loan. We have the full amount on hold and will be returning it via ACH.

Please review documents that you have on file for potential fraud. Please provide instructions for return of remaining funds.



365Live
our 24-hour call center
800.664.3828

Kat Pasienski | Senior Risk Management Specialist
kpasienski@michiganfirst.com

p. 248.423.8941
f. 248.443.4296

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Message

From: noreply@salesforce.com [noreply@salesforce.com]
on behalf of Investigations [investigations@blueacorn.co]
Sent: 8/4/2021 5:05:58 PM
To: Jose Martinez [Jose.Martinez@cplc.org]; Patricia Gonzalez [Patricia.Gonzalez@cplc.org]
Subject: RE: SBA PPP loan

Hello,

Please find loan application review below.
We have flagged the loan on our end.

Profile	
Name on Application	[REDACTED]
Loan Number	[REDACTED]
Loan Amount	[REDACTED]
Tech-enabled eligibility verification review	
Onfido	Name on ID not matching application. Check ID file. In application [REDACTED] In Onfido: [REDACTED]
Plaid	Did not use Plaid
GIACT	-
Documents	
Schedule C	[REDACTED]

Bank Statement	
Drivers License	
Audit Trail	
Date	
7/6/2021, 10:28 PM	
7/6/2021, 12:12 AM	
7/5/2021, 10:03 PM	
6/29/2021, 11:38 AM	
6/2/2021, 4:29 PM	
5/26/2021, 4:01 PM	
4/23/2021, 2:31 PM	
4/3/2021, 9:48 AM	
4/1/2021, 1:33 PM	
IP Addresses	
Support History	
July 7, 2021	
April 20, 2021	

Thank you,
Gela

----- Original Message -----

From: Kym Wendell [kwendell@communitychoicecu.com]

Sent: 7/5/2021, 1:03 PM

To: mary.cvengros@sba.gov; jose.martinez@cplc.org

Cc: investigations@blueacorn.co; 6aa5131c.5209186777.onmicrosoft.com@amer.teams.ms;
rmspecialists@communitychoicecu.com

Subject: RE: SBA PPP loan

Member	Acct #	SSN/TIN	Type	Name Type	Acct Type	Relationship	Date Opened	Birthdate	Preferred Contact
[REDACTED]									

EASTPOINTE MI 48021-4004

We returned this via ACH and now the member is calling in stating she's spoke to you guys and you did not receive the return of funds.

The SBA PPP funds posted 06/11/2021 and returned same day ACH trace [REDACTED]

I think either she's being less than honest or that you guys may be a bit behind in processing them on the accounts. Can you guys take a look at this?

Kym



Kym Wendell, BSACS

BSA Compliance Officer, Fraud Investigator

[Community Choice Credit Union](#), Farmington Hills

Phone: 877.243.2528 ext. 1057 | Fax: 248.785.5103



From: Patricia Gonzalez <Patricia.Gonzalez@cplc.org> **On Behalf Of** Jose Martinez
Sent: Friday, June 11, 2021 12:36 PM
To: Kym Wendell <KWendell@communitychoicecu.com>; 'Cvengros, Mary E.' <mary.cvengros@sba.gov>
Cc: Risk Management Specialists <RMspecialists@communitychoicecu.com>; investigations at Blueacorn <investigations@blueacorn.co>; PPP-Fraud-Investigations - PPP_Fraud_Investigation <6aa5131c.5209186777.onmicrosoft.com@amer.teams.ms>
Subject: RE: SBA PPP loan

Kym,

Thank you for bringing this to our attention. I have copied the investigations team with our service provider. They will look into this file and provide you the requested information directly.

Funds can be sent back to:

Attn: Ean Colley, VP Bank Operations

c/o Evolve Bank and Trust

6070 Poplar Avenue

Suite 200

Memphis TN 38119

From: Kym Wendell <KWendell@communitychoicecu.com>
Sent: Friday, June 11, 2021 2:43 AM
To: Jose Martinez <Jose.Martinez@cplc.org>; 'Cvengros, Mary E.' <mary.cvengros@sba.gov>
Cc: Risk Management Specialists <RMspecialists@communitychoicecu.com>
Subject: SBA PPP loan

[REDACTED]

We are returning this sba ppp loan as suspected fraud, it came in the name mama dears home cooked, but went into personal account.

Account has been open since 12/2019 and due to the multiple loan apps, she works at Chrysler, no secondary income.

She had registered this business back in 2013, but it's not in good standing since 2016.

Member	Acct #	SSN/TIN	Type	Name Type	Acct Type	Relationship	Date Opened	Birthdate	Preferred Contact
[REDACTED]									

[REDACTED]

Kym

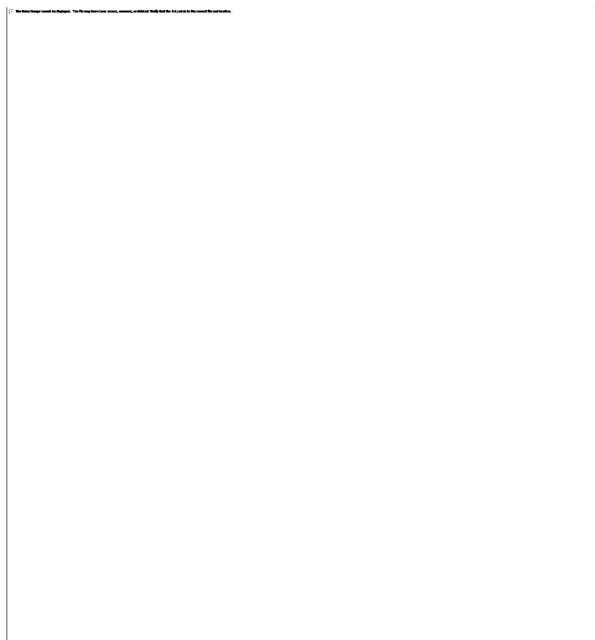


Kym Wendell, BSACS

BSA Compliance Officer, Fraud Investigator

[Community Choice Credit Union](#), Farmington Hills

Phone: 877.243.2528 ext. 1057 | Fax: 248.785.5103



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Message

From: Jose Martinez [Jose.Martinez@cplc.org]
Sent: 5/25/2021 3:55:29 PM
To: Regina Williams [rwilliams@michiganfirst.com]; Mail-Risk Management [riskmanagement@michiganfirst.com]
CC: Patricia Gonzalez [Patricia.Gonzalez@cplc.org]; investigations@blueacorn.co; PPP-Fraud-Investigations - PPP_Fraud_Investigation [6aa5131c.5209186777.onmicrosoft.com@amer.teams.ms]
Subject: Re: Suspicious PPP Loan Deposit - [REDACTED]

Hi Regina,

Partial funds can be sent back via check to the following address, please make sure to include the borrower name and SBA number on memo.

Attention: David Castillo
Prestamos CDFI
1024 E. Buckeye Road, STE 270
Phoenix, AZ 85034

Additionally, I have copied the investigations team for review of this file.

Thanks again

-jose

José Martinez

PRESIDENT



PRESTAMOS CDFI
a division of **CHICANOS POR LA CAUSA**

1024 East Buckeye Rd., Suite 270 | Phoenix, AZ 85034
(602) 257-6734 | jose.martinez@cplc.org [in](#)
[website](#)

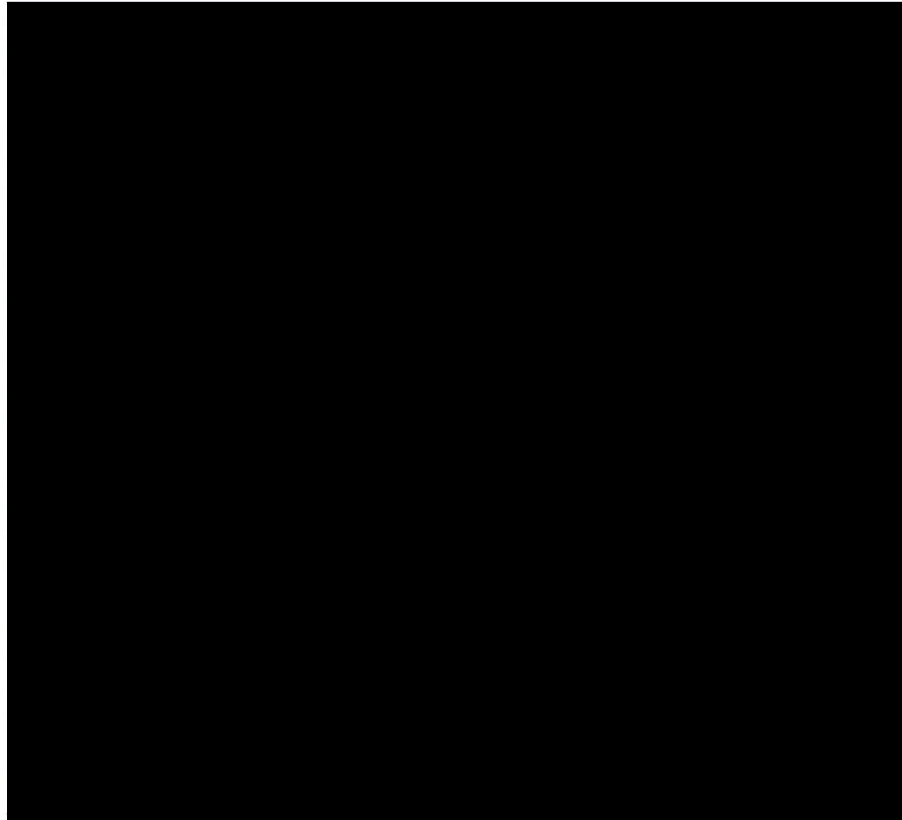
From: Regina Williams <rwilliams@michiganfirst.com>
Sent: Tuesday, May 25, 2021 8:12 AM
To: Jose Martinez <Jose.Martinez@cplc.org>; Mail-Risk Management <riskmanagement@michiganfirst.com>
Subject: Suspicious PPP Loan Deposit - [REDACTED]

Prest Team,

Michigan First Risk Management is concerned that [REDACTED] received unjust enrichment in the form of a PPP loan. A PPP loan deposit for \$11,455 came into Ms. Humes's personal account

May 21, 2021. When asked to produce documentation proving the existence of the business prior to February 15, 2020 [REDACTED] stated that she would not be able to produce any such documentation. She has requested that we return the remaining funds to the sender. We currently have [REDACTED] on hold.

Please review documents that you have on file for potential fraud. Please provide instructions for return of remaining funds.



Regina Williams
rwilliams@michiganfirst.com

p. 248-423-8920

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Message

From: Lisa Mead [lisa.mead@everettadvisory.com]
Sent: 5/26/2021 7:48:07 PM
To: Matt Federhofer [matt.f@blueacorn.co]; Caroline Lawson [carrie@blueacorn.co]
CC: matt sheahan [matt.sheahan@blueacorn.co]; Marty trevino [marty.trevino@blueacorn.co]; Jose Martinez [Jose.Martinez@cplc.org]
Subject: Re: PPP Loan Fraud

I can't open the attachment but very much want to see this

Get [Outlook for iOS](#)

From: Matt Federhofer <matt.f@blueacorn.co>
Sent: Wednesday, May 26, 2021 1:08:51 PM
To: Caroline Lawson <carrie@blueacorn.co>
Cc: matt sheahan <matt.sheahan@blueacorn.co>; Marty trevino <marty.trevino@blueacorn.co>; Lisa Mead <lisa.mead@everettadvisory.com>; Jose Martinez <jose.martinez@cplc.org>
Subject: Re: PPP Loan Fraud

Sure. Are you saying you want to do a conference call with them or you just want me to call them?

On May 26, 2021, at 12:24 PM, Caroline Lawson <carrie@blueacorn.co> wrote:

Hey Matt (FBI Matt),

Would you be willing to hop on a call with this bank? This came in through the Investigations inbox and sounds like it might be part of something larger.

Lisa, adding for context. Jose, FYI, this has been received and we will get the information on these 160 loans so we can investigate and claw back funds as needed. I don't have all the loan numbers yet so I'm not sure if they're all Prestamos.

Thank you,
 Carrie

On Wed, May 26, 2021 at 10:18 AM investigations at Blueacorn <investigations@blueacorn.co> wrote:
 Here is the email thread about the 160 accounts with possible fraud.

-Paul

----- Forwarded message -----

From: Nabers, Heather <Heather.Nabers@amerisbank.com>
Date: Tue, May 25, 2021 at 9:10 PM
Subject: RE: PPP Loan Fraud
To: investigations at Blueacorn <investigations@blueacorn.co>, Jose Martinez <Jose.Martinez@cplc.org>
Cc: PPP-Fraud-Investigations - PPP_Fraud_Investigation <6aa5131c.5209186777.onmicrosoft.com@amer.teams.ms>, bank@blueacorn.co <bank@blueacorn.co>, sbainquiries@blueacorn.co <sbainquiries@blueacorn.co>

Hello. Please see my contact info below. I would like to have a conversation about what we're seeing and next steps.

Thanks,

Heather Nabers

From: investigations at Blueacorn <investigations@blueacorn.co>
Sent: Tuesday, May 25, 2021 5:53 PM
To: Jose Martinez <Jose.Martinez@cplc.org>
Cc: Nabers, Heather <Heather.Nabers@amerisbank.com>; PPP-Fraud-Investigations - PPP_Fraud_Investigation <6aa5131c.5209186777.onmicrosoft.com@amer.teams.ms>; bank@blueacorn.co; sbainquiries@blueacorn.co
Subject: Re: PPP Loan Fraud

External email: Use caution clicking links or opening attachments.

Hi there,

Thank you for your enquiry. In order for us to process your request, we must confirm your identity.

Please provide the following information:

Name [REDACTED]

Name of Institution/Company [REDACTED]

Contact email and phone [REDACTED]

Physical address [REDACTED]

PPP loan number We have a list of approximately 160

General nature of your inquiry We've identified this PPP payments as fraudulent and plan to return any remaining funds to the lender. Many of the borrowers do not have businesses and either knowing or unknowingly participated in a scheme to submit falsified documentation for the purposes of obtaining these funds.

Further, once we confirm your identity you may be required to sign a Non-Disclosure Agreement in order for us to share information.

Thank you,

The Blueacorn Investigations Team

Paul

On Tue, May 25, 2021 at 2:21 PM Jose Martinez <Jose.Martinez@cplc.org> wrote:

Hi Heather

Funds can be sent back via check to the following address, please make sure to include the borrower name and SBA number on memo.

Attention: David Castillo

Prestamos CDFI

1024 E. Buckeye Road, STE 270

Phoenix, AZ 85034

Additionally, I have copied the investigations team for review of this file.

Thanks again

From: Nabers, Heather <Heather.Nabers@amerisbank.com>
Sent: Tuesday, May 25, 2021 4:46 AM
To: Jose Martinez <Jose.Martinez@cplc.org>; patricia.gonzales@cplc.org
Subject: PPP Loan Fraud
Importance: High

Good morning,

Our institution has identified many fraudulent PPP loan funds deposited from your institution into our customer's accounts. Most of the funds were deposited to personal accounts where the Bank has no knowledge of the customer ever owning or operating a business. After speaking with the customers, it was determined that they do not (and have never) owned a business. In some cases, the customer stated that they were contacted about an opportunity to submit an application for free money/loan and they provided their information to an individual to submit the loan on their behalf. Others have admitted to hearing through "word of mouth" that you could submit a loan through Blue Acorn for "free money". One individual indicated that she had been instructed to apply for loans at five different institutions and when the money comes in, she withdraws it and gives it to the perpetrator minus a fee for herself. In every case we've come across, the loans were submitted through Blue Acorn.

We have been able to freeze some of the funds and would like to send them back to your institution. Please provide instructions on how to do so.

Thank you,

Heather

Heather Nabers

Ameris Bank | SVP, BSA Officer
7825 Baymeadows Way | Jacksonville, FL 32256
(D) 904.899.0426 ext. 30426 | (C) 904.383.0358

heather.nabers@amerisbank.com

<null>

www.amerisbank.com

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Message

From: investigations at Blueacorn [investigations@blueacorn.co]
Sent: 5/27/2021 10:51:47 PM
To: Jose Martinez [Jose.Martinez@cplc.org]
Subject: Re: Suspicious PPP Loan Activity

Here is my review of the loan application:

A quick glance at the applicants business would show that the business he "claims" was formed on february of 2018 was actually formed on september of 2020 (source: Louisiana SOS business search).

My suggestion:

recall funds for this applicant. Only businesses in operation before or on february 2020 are allowed to receive funds from blue acorn.

Thank you,
Donovan Rodgers



On Thu, May 27, 2021 at 12:40 PM Jose Martinez <Jose.Martinez@cplc.org> wrote:

Lindsey,

Thank you for bringing this to our attention. I have copied the investigations team with our service provider. They will look into this file and provide you the requested information directly.

Thank you for your patience as we work through this request.

From: Lindsey Adkins <lindsey.adkins@bossierfcu.org>
Sent: Wednesday, May 26, 2021 2:57 PM
To: Jose Martinez <Jose.Martinez@cplc.org>; Patricia Gonzalez <Patricia.Gonzalez@cplc.org>
Subject: Suspicious PPP Loan Activity
Importance: High

Good Afternoon,

My name is Lindsey Adkins and I am the Loss Mitigation Officer at Bossier FCU. We have received several PPP loans originated by your institution over the last couple of weeks that were flagged for suspicious activity/suspected fraud. We have returned most of what was identified as suspicious via ACH return code R17. I have another one I wanted to speak with you about before a return was initiated on our end.

[REDACTED]

I can be reached at this email or my direct line, which is 318.212.6128.

Thank you for your time,

Lindsey Adkins

LOSS MITIGATION OFFICER



BEYOND BANKING...THIS IS PERSONAL

318.212.6128

lindsey.adkins@bossierfcu.org

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Message

From: Lam, Eileen [Eileen.Lam@iberiabank.com]
Sent: 5/28/2021 2:13:53 PM
To: Jose Martinez [Jose.Martinez@cplc.org]
Subject: Prestamos CDFI - Fraudulent PPP Loan

Good Afternoon,

My name is Eileen Lam and I am an Investigator with IBERIABANK. I am in need of some assistance with a possible fraudulent PPP Loan for an applicant named [REDACTED] in the amount of [REDACTED]

Please give me a call at 305-499-1892 to discuss.

Thank you,

Eileen Lam

VP, Security Specialist
Corporate Security
305-499-1892 office | 786-239-6039 cell
5901 Miami Lakes Drive E
Miami Lakes, FL 33014



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Thank You.

Message

From: investigations at Blueacorn [investigations@blueacorn.co]
Sent: 5/31/2021 7:59:33 PM
To: Jose Martinez [Jose.Martinez@cplc.org]
Subject: Re: Suspected PPP Loan Fraud

Hello Jose,

Email she gave on her application doesn't match the one found online. Also, she says she is an actor but has no transactions in her bank statements that would support that. Asked for invoices and bank statements but never received them past the time limit. I would suggest having the funds returned

Thank you,
Donovan Rodgers



On Thu, May 27, 2021 at 3:28 PM Jose Martinez <Jose.Martinez@cplc.org> wrote:

Cheryl,

Thank you for bringing this to our attention. I have copied the investigations team with our service provider. They will look into this file and provide you the requested information directly.

Thank you for your patience as we work through this request.

From: Cheryl Rafferty <Cheryl.Rafferty@heritagebanknw.com>
Sent: Thursday, May 27, 2021 11:28 AM
To: Jose Martinez <Jose.Martinez@cplc.org>
Subject: Suspected PPP Loan Fraud
Importance: High

Hello,

Our customer [REDACTED] received a CCD PPP funding payment for [REDACTED] our company authorized Evolve Bank & Trust to send the funds that posted on 05/26/2021. The fund went into a personal account and [REDACTED] has told Heritage Bank NW that she does not have a business license or file a 1040 with the IRS for Sole owned business. Could you let me know if the is valid PPP loan application.

Thank you,

Cheryl Rafferty

Fraud / Investigation Specialist II

3615 Pacific Ave, Tacoma, WA 98418-7921

Office: (253) 753-9404

Cheryl.Rafferty@HeritageBankNW.com



Message

From: investigations at Blueacorn [investigations@blueacorn.co]
Sent: 6/4/2021 5:24:27 PM
To: Jose Martinez [Jose.Martinez@cplc.org]
Subject: Re: PPP loan [REDACTED]

Hello,

After reviewing this applicant I would ask for their funds to be requested back and returned. His bank statements in his application are completely empty. That doesn't make sense, especially considering that he is in the business of creating clothing for infants which would require *some* expense for needlework and the like. Asked for invoices and bank statements but after 3+ days I have received nothing from the applicant.

Please ask for funds to be returned

Thank you,
Donovan Rodgers



On Tue, Jun 1, 2021 at 2:50 PM Jose Martinez <Jose.Martinez@cplc.org> wrote:

Aimee,

Thank you for bringing this to our attention. I have copied the investigations team with our service provider. They will look into this file and provide you the requested information directly.

Thank you for your patience as we work through this request.

From: Aimee Hecker <ahecker@sefcu.com>
Sent: Tuesday, June 1, 2021 5:14 AM
To: Jose Martinez <Jose.Martinez@cplc.org>
Cc: Fraud Team <FraudTeam@sefcu.com>
Subject: PPP loan - Cabrera, Justin

Good Morning.

We are emailing you to confirm the legitimacy of the below SBA loan deposit received by the member on 5/26/2021.

PPP LOAN:

Funds	[REDACTED]
Date of Deposit	05/26/2021
Account#	[REDACTED]
Routing	[REDACTED]
FI Name	[REDACTED]
Acct Holder Name	[REDACTED]
ACH Narrative	[REDACTED]

Thank you,

Aimee

Aimee Hecker

Financial Fraud Advisor

Phone: 518-649-4930

Email: ahecker@sefcu.com

SEFCU Headquarters

575 Broadway

Albany NY 12207

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Help save a tree. Please print this e-mail only if it is truly necessary. Thank you.

Message

From: Patricia Gonzalez [Patricia.Gonzalez@cplc.org]
Sent: 6/8/2021 2:58:05 PM
To: Mark Williams [mwilliams@yourbank.com]; Jose Martinez [Jose.Martinez@cplc.org]
CC: investigations at Blueacorn [investigations@blueacorn.co]; PPP-Fraud-Investigations - PPP_Fraud_Investigation [6aa5131c.5209186777.onmicrosoft.com@amer.teams.ms]
Subject: RE: Return of Fraudulent PPP Funds

Mark,,

Thank you for bringing this to our attention. I have copied the investigations team with our service provider. They will look into this file .

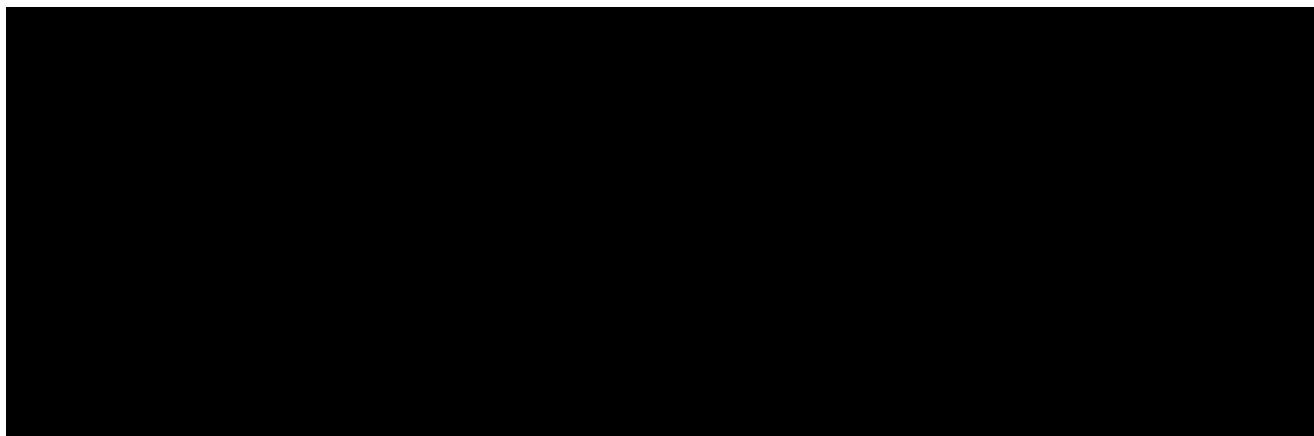
Thanks again,

From: Mark Williams <mwilliams@yourbank.com>
Sent: Tuesday, June 8, 2021 6:24 AM
To: Jose Martinez <Jose.Martinez@cplc.org>; Patricia Gonzalez <Patricia.Gonzalez@cplc.org>
Subject: Return of Fraudulent PPP Funds

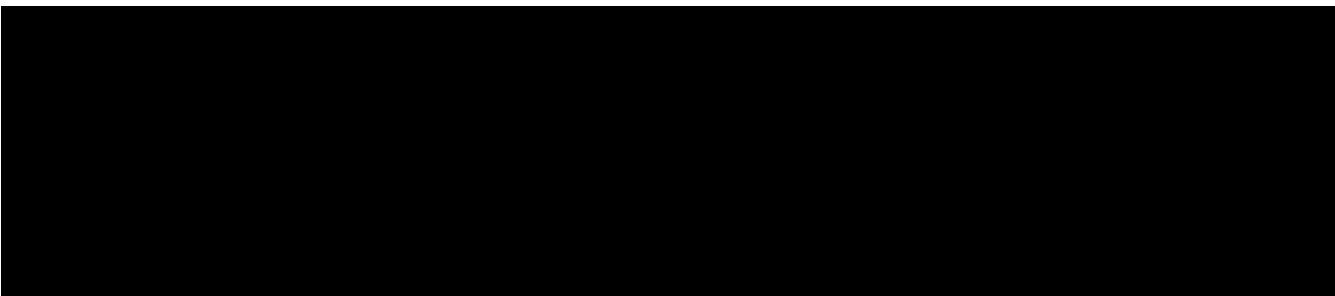
Mr. Martinez and Ms. Gonzalez,

My name is Mark Williams and I am the Director of Compliance for Pendleton Community Bank headquartered in Franklin, WV. Over the past two weeks, two separate customers of ours have received PPP funds from Prestamos CDFI that, after talking to representatives with the Small Business Administration, appear to be fraudulent. In summary, they are as follows:

-



-



As a result, we will be returning the funds via ACH to you today for both of these loans. If you have any questions or need additional information please contact me. Thank you.



Mark Williams

VP Director of Compliance

41 Monte Vista Drive
Harrisonburg, VA 22802

Phone: 540-434-4722
Direct: 304-358-3622 x1405
Fax: 540-434-9329
mwilliams@yourbank.com



Message

From: Heather Griffin [Heather.Griffin@getevolved.com]
Sent: 6/8/2021 2:19:49 PM
To: Jose Martinez [Jose.Martinez@cplc.org]
CC: Azita Zahedi [azita.zahedi@getevolved.com]
Subject: FW: PPP Loan Funds Returned

Please provide a follow up to Bradley Warren with SouthState Bank. Thanks!

From: Bradley A. Warren <bradley.warren@southstatebank.com>
Sent: Wednesday, June 2, 2021 7:32 PM
To: Heather Griffin <Heather.Griffin@getevolved.com>
Cc: jose.martinez@cplc.org
Subject: FW: PPP Loan Funds Returned
Importance: High

Heather,

Have you heard anything from your contact at Prestamos yet?

Classification: INTERNAL

From: Bradley A. Warren
Sent: Thursday, May 27, 2021 7:23 PM
To: heather.griffin@getevolved.com
Cc: Bonnie L. Sajczuk <Bonnie.Sajczuk@southstatebank.com>
Subject: PPP Loan Funds Returned
Importance: High

Good evening. It was a pleasure speaking to you today and thank you reaching out to me so quickly. I am in need of your assistance. The bank is holding funds derived from proceeds PPP loans funded by your institution via Prestamos CDFI. Within the past few weeks, our bank has experienced numerous loans crediting our customer's accounts that appear fraud related. Please pass along my information to Prestamos CDFI as a soon as possible to discuss the method in which these funds can be returned to your institution. The bank only has partial funds and cannot return in the same method the account was credited, via ACH.

The best way to reach me is via cell @ 708-243-5348

Thank you,
 Brad



BRAD WARREN
 FINANCIAL INTELLIGENCE UNIT
 DIRECTOR OF FRAUD MANAGEMENT

110 W. 1st Street
Sanford, FL 32771
OFFICE 407-418-9793
MOBILE 708-243-5348
CSB EXT 59957

Classification: INTERNAL

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Message

From: Juanita Afanasev [jafanase@sefcu.com]
Sent: 6/11/2021 3:54:20 PM
To: 'investigations at Blueacorn' [investigations@blueacorn.co]
CC: Fraud Team [FraudTeam@sefcu.com]; 'investigations at Blueacorn' [investigations@blueacorn.co]; 'bank@blueacorn.co' [bank@blueacorn.co]; 'PPP-Fraud-Investigations - PPP_Fraud_Investigation' [6aa5131c.5209186777.onmicrosoft.com@amer.teams.ms]; Jose Martinez [Jose.Martinez@cplc.org]; Fraud Team [FraudTeam@sefcu.com]; Aimee Hecker [ahecker@sefcu.com]
Subject: RE: PPP loan - [REDACTED]

Good Morning Donovan,

Thank you for your email to my colleague Aimee, confirming fraud on the subject loan application.

[REDACTED]

We have closed this matter on our end.

Kind regards,
Juanita

Juanita Afanasev
Financial Fraud Advisor
Phone: 518-649-4924
Email: jafanase@sefcu.com
SEFCU Headquarters
575 Broadway
Albany NY 12207

From: Aimee Hecker <ahecker@sefcu.com>
Sent: Wednesday, June 9, 2021 8:34 AM
To: 'Jose Martinez' <Jose.Martinez@cplc.org>; Fraud Team <FraudTeam@sefcu.com>
Cc: Fraud Team <FraudTeam@sefcu.com>; 'investigations at Blueacorn' <investigations@blueacorn.co>; 'bank@blueacorn.co' <bank@blueacorn.co>; 'PPP-Fraud-Investigations - PPP_Fraud_Investigation' <6aa5131c.5209186777.onmicrosoft.com@amer.teams.ms>
Subject: RE: PPP loan - [REDACTED]
Importance: High

Good Morning,

We are emailing you to confirm the legitimacy of the below SBA loan deposit received by the member on 5/26/2021. We have sent several emails and our member is calling us daily.

PPP LOAN:

Funds
Date of Deposit
Account#
Routing

[REDACTED]

FI Name
Acct Holder Name
ACH Narrative



Thank you,
Aimee

Aimee Hecker
Financial Fraud Advisor
Phone: 518-649-4930
Email: ahecker@sefcu.com
SEFCU Headquarters
575 Broadway
Albany NY 12207

From: Aimee Hecker
Sent: Friday, June 4, 2021 2:43 PM
To: 'Jose Martinez' <Jose.Martinez@cplc.org>; Fraud Team <FraudTeam@sefcu.com>
Cc: Fraud Team <FraudTeam@sefcu.com>; investigations at Blueacorn <investigations@blueacorn.co>;
bank@blueacorn.co; PPP-Fraud-Investigations - PPP_Fraud_Investigation
<6aa5131c.5209186777.onmicrosoft.com@amer.teams.ms>
Subject: RE: PPP loan - [REDACTED]

Good Afternoon.

The member is calling daily looking for an update. Please advise once you have an answer.

Thank you,
Aimee

Aimee Hecker
Financial Fraud Advisor
Phone: 518-649-4930
Email: ahecker@sefcu.com
SEFCU Headquarters
575 Broadway
Albany NY 12207

From: Patricia Gonzalez <Patricia.Gonzalez@cplc.org> **On Behalf Of** Jose Martinez
Sent: Tuesday, June 1, 2021 2:51 PM
To: Aimee Hecker <ahecker@sefcu.com>
Cc: Fraud Team <FraudTeam@sefcu.com>; investigations at Blueacorn <investigations@blueacorn.co>;
bank@blueacorn.co; PPP-Fraud-Investigations - PPP_Fraud_Investigation
<6aa5131c.5209186777.onmicrosoft.com@amer.teams.ms>
Subject: RE: PPP loan - Cabrera, Justin

EXTERNAL EMAIL: Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Aimee,

Thank you for bringing this to our attention. I have copied the investigations team with our service provider. They will look into this file and provide you the requested information directly.

Thank you for your patience as we work through this request.

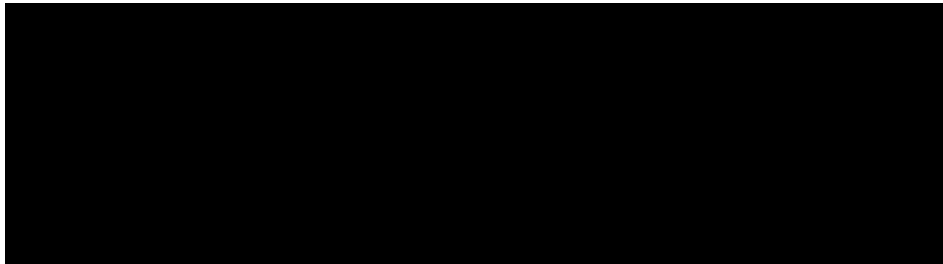
From: Aimee Hecker <ahecker@sefcu.com>
Sent: Tuesday, June 1, 2021 5:14 AM
To: Jose Martinez <Jose.Martinez@cplc.org>
Cc: Fraud Team <FraudTeam@sefcu.com>
Subject: PPP loan - [REDACTED]

Good Morning,

We are emailing you to confirm the legitimacy of the below SBA loan deposit received by the member on 5/26/2021.

PPP LOAN:

Funds
Date of Deposit
Account#
Routing
FI Name
Acct Holder Name
ACH Narrative



Thank you,
Aimee

Aimee Hecker
Financial Fraud Advisor
Phone: 518-649-4930
Email: ahecker@sefcu.com
SEFCU Headquarters
575 Broadway
Albany NY 12207

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