FILED

JAN 18 2023

Clerk, U.S. District Court
Texas Eastern

IN THE UNITED STATES DISTRICT COURT
FOR THE EASTERN DISTRICT OF TEXAS
SHERMAN DIVISION

UNITED STATES OF AMERICA §
§
v. §
§
OSARETIN EGHAGHE, (01) §
a/k/a "BIGGIE", §
EJIRO OHWOVORIOLE, (02) §
KENDRICK LAVELL COLLINS, (03) §
LETISHA ANN STOVER, (04) §
HONESTY MONEY WEIR, (05) §
SPENCER LEONARD LEIGH, (06) §
DANUIELLE FOWLER EDNEY, (07) §
DIAMOND PLASHETTE EDWARDS, (08) §
TABITHA LASHAWN DEBERRY, (09) §
AMOS WILSON, (10) §
ANDREW DEMARCUS PENNEY, (11) §
DEMETRICS DEVON BLACK, (12) §
JARRICK OTISHEY BUCKHANAN, (13) §
JERICA JAREESE MATTHEWS, (14) §
JOHN GANTT, (15) MASHAWN §
LEMAR ~~MARSHAWN~~ COHEN, (16) §
CHIBUIKE SAMUEL IWUH, (17) §
CYNTHIA MECHELLE WILSON, (18) §
DONTRELL LAMON AMIE, (19) §
ENSLEY LEON NEAL, (20) §
ERIC JASON VAUGHN, (21) §
JEFARI JERWAN RUCKER, (22) §
JEREMIAH LEE GANTT, (23) §
JOSHUA MATTHEW BAHAM, (24) §
LESLEY ODELL BROWN, (25) §
MICHAEL ANDRE STUDAWAY, (26) §
TAMARA DAWN THOMAS, (27) §
TIMOTHY DWAYNE HOSTON, (28) §
JAKEVION DESHAWN FREEMAN, (29) §

SEALED

Case No. 4:23-CR-014

Judge Jordan

RB
TEG

INDICTMENT

THE UNITED STATES GRAND JURY CHARGES:

Count One

Violation: 18 U.S.C. § 1956(h)
(Conspiracy to Engage in
Monetary Transactions with
Criminally Derived Property)

1. From in or about July, 2019, continuing through in or about December, 2020, the exact dates being unknown to the Grand Jury in the Eastern District of Texas and elsewhere, the defendants,

Osaretin Eghaghe, A/K/A "Biggie",
Ejiro Ohwovoriole,
Kendrick Lavell Collins,
Letisha Ann Stover,
Honesty Money Weir,
Spencer Leonard Leigh,
Danuielle Fowler Edney,
Diamond Plashette Edwards,
Tabitha Lashawn Deberry,
Amos Wilson,
Andrew Demarcus Penney,
Demetrics Devon Black,
Jarrick Otishey Buckhanan,
Jerica Jareese Matthews,
John Gantt, Mashawn
Lemar ~~Marshawn~~ Cohen,
Chibuike Samuel Iwuh,
Cynthia Mechelle Wilson,
Dontrell Lamon Amie,
Ensley Leon Neal,
Eric Jason Vaughn,
Jefari Jerwan Rucker,
Jeremiah Lee Gantt,
Joshua Matthew Baham,
Lesley Odell Brown,
Michael Andre Studaway,
Tamara Dawn Thomas,
Timothy Dwayne Hoston,
Jakevion Deshawn Freeman,

did knowingly combine, conspire, and agree with each other and with other persons, known and unknown to the Grand Jury, to commit offenses against the United States in violation of Title 18, United States Code Section 1956, to wit: to knowingly conduct and attempt to conduct financial transactions affecting interstate commerce and foreign commerce, which transactions involved the proceeds of specified unlawful activity, that is, wire fraud, a violation of 18 U.S.C. § 1343, knowing that the transactions were designed in whole and in part to conceal and disguise the nature, location, source, ownership, and control of the proceeds of specified unlawful activity, and that while conducting and attempting to conduct such financial transactions, knew that the property involved in the financial transactions represented the proceeds of some form of unlawful activity, in violation of Title 18, United States Code, Section 1956(a)(1)(B)(i) and 1956(a)(2)(B)(i); while knowing the unlawful purpose of the agreement; and each of them joined in the agreement willfully, that is, with the intent to further its unlawful purpose, in violation of Title 18, United States Code, 1956.

Overview of the Conspiracy

2. The defendants engaged in a conspiracy in which they received funds generated by fraud into bank accounts that they opened and controlled. Certain members of the conspiracy would direct the opening of accounts, communicate about the accounts, and direct the fraud proceeds to certain accounts for deposit. Following receipt of the funds the defendants used a variety of methods to transfer, withdraw, move, and use the

funds for their own purposes and for the purposes of co-conspirators. Over time, the defendants' combined activity resulted in the laundering of more than $3,500,000.

Purpose of the Conspiracy

3. It was the general purpose of the conspiracy for the defendants to conceal the source of the funds and to promote the carrying on of the fraud activity, all while knowing that the transactions were designed in whole or part to conceal and disguise the nature, location, source, ownership, and control of the proceeds of the fraud, and further to enrich themselves and others with the funds.

Manner and Means of the Conspiracy

4. The manner and means by which the defendants sought to accomplish the purpose of the conspiracy included, among others, the following:

a. The defendants and their co-conspirators communicated with each other by phone, WhatsApp message, in-person meetings;

b. Some of the defendants and their co-conspirators used code words to communicate related to the conspiracy;

c. The defendants and their co-conspirators received funds into their accounts generated by a variety of deceptive schemes, including romance scams, business email compromises, fraud schemes, and unemployment insurance fraud;

d. Certain of the defendants coordinated the receipt of fraud proceeds and directed the proceeds to accounts that other conspirators designated as available to receive fraud funds.

e. The defendants would open multiple bank accounts at various financial institutions to receive funds generated by fraud. Some of the defendants would file a document with local government officials falsely representing that they were operating a business under an assumed name, and then would use this document to open a bank account in the name of a business similar to that of an ongoing, legitimate business, so as to cause confusion with the bank and to allow the defendant to deposit or receive funds in the name of the business or to conceal their fraud and money laundering activities;

f. The defendants received money from fraud victims in various forms, including wire transfers, Automated Clearing House transactions, fund transfers, money orders, cash, and cashier's checks;

g. The defendants used many financial accounts, oftentimes in a business name or another individual's name, for the purpose of depositing, withdrawing, and transferring victim money;

h. The defendants and their co-conspirators used fraud victim money for personal expenses;

i. The defendants and their co-conspirators engaged in banking and financial institution transactions, and caused wire transmissions, that affected interstate and foreign commerce.

5. **Osaretin Eghaghe, a/k/a "Biggie,"** engaged in and furthered the conspiracy by: using WhatsApp encrypted communications and messaging application to

communicate with one or more co-conspirators related to bank accounts that were available to be used for money laundering; using WhatsApp to direct one or more individuals within the conspiracy to open financial accounts and engage in financial transactions constituting money laundering; and discussing and coordinating via WhatsApp numerous bank accounts and account-identifying information that could or would be used to launder funds.

6. **Ejiro Ohwovoriole** engaged in and furthered the conspiracy by: possessing stolen identifying information for use in frauds and the money laundering activity; communicating with individuals about methods for carrying out the conspiracy; and possessing and attempting to destroy evidence of the conspiracy including checks belonging to a fraud victim.

7. **Kendrick Lavell Collins** engaged in and furthered the money laundering conspiracy by: communicating with **Osaretin Eghaghe** about bank account information, numerous bank accounts and account-identifying information that could or would be used to launder funds opening bank accounts; receiving fraud funds from **Diamond P. Edwards** payable to Collins' business "Luxury Kutz;" receiving and depositing a check comprised of fraud proceeds from **Jarrick Otishey Buckhanan**; depositing checks from **Jerica Jareese Matthews** comprised of fraudulent loan funds; depositing a cashier's check comprised of fraud proceeds from **Danuielle Fowler Edney**; and withdrawing cash, transferring funds to other bank accounts, and spending funds.

8. **Letisha Ann Stover** engaged in and furthered the conspiracy by: depositing funds derived from a fraud scheme into a bank account **Stover** controlled; receiving and

depositing fraud-sourced funds from **Jarrick Otishey Buckhanan**; receiving and depositing funds from **Michael Andre Studaway**; receiving and depositing fraudulently procured funds from **Jerica Jareese Matthews** acting under an assumed business name; and removing funds from her account by withdrawals, transfers, and spending on personal purposes.

9. **Honesty Weir** engaged in and furthered the conspiracy by: receiving money from fraud victims into a bank account that she controlled, including non-Texas state unemployment benefits meant for other individuals; receiving and depositing money from **Jerica Jareese Matthews** and **John Gantt** into her bank account; receiving fraudulent EIDL loan funds from **Demetrics Black**; withdrawing cash from her account; and transferring funds to **Letisha Ann Stover** and to **Kendrick Lavell Collins**.

10. **Spencer Leonard Leigh** engaged in and furthered the conspiracy by: opening a bank account into which funds from a fraudulent EIDL loan received by **Michael Andre Studaway** were deposited; transferring money by check to co-conspirators to **Andrew Demarcus Penney** and to another account that **Leigh** controlled; transferring funds to **Demetrics Black** in the form of a check; receiving fraudulent EIDL funds into a PayPal account he controlled; and transferring funds from his PayPal account to bank accounts he controlled.

11. **Danuielle Fowler Edney** engaged in and furthered the conspiracy by: opening a bank account and receiving funds that were proceeds of a fraudulent Small Business Administration Loan, then withdrawing the funds or transferring them to **Michael Andre Studaway**; receiving a wire transfer in the amount of approximately

$60,000 that was comprised of funds received from a "romance fraud" victim and transferring funds by check to **Kendrick Lavell Collins**.

12. **Diamond Plashette Edwards** engaged in and furthered the conspiracy by: filing an assumed name certificate with the Tarrant County Clerk, naming "UT Logistics" as the name of a business or professional entity; opening a bank account under the name of "Diamond P. Edwards – UT Logistics;" filing an assumed name certificate in Denton County, Texas; receiving a wire transfer into the account from a victim of a fraud scheme; writing a check to **John Gantt** under the assumed business name (which **Gantt** deposited); transferring funds to **Kendrick Lavell Collins** in the name of an assumed business entity controlled by **Collins**; and withdrawing funds.

13. **Tabitha Lashawn Deberry** engaged in and furthered the conspiracy by: depositing a check from **Timothy D. Hoston** under an assumed business name into a bank account that she controlled; transferring funds by check to **John Gantt** (in the name Peak Energy Group) and by check to **Letisha Ann Stover**; and withdrawing funds in cash.

14. **Amos Wilson** engaged in and furthered the conspiracy by: opening bank accounts and receiving and depositing Economic Injury Disaster Loan ("EIDL Loan") funds procured by fraud; withdrawing the funds and spending the funds on personal expenses; receiving and depositing loan funds procured by fraud and transferring funds to **Andrew Demarcus Penney** and to **Cynthia Wilson**; receiving and depositing funds from an account in the name of a synthesized identity, and thereafter withdrawing funds in cash and spending most of the rest.

15. **Andrew Demarcus Penney** engaged in and furthered the conspiracy by: receiving and depositing a check from **Michael Andre Studaway** acting under a business name, then withdrawing cash and spending the funds on personal expenses; depositing a check from **Amos Wilson**, then withdrawing, spending, and transferring the funds; writing checks to himself and depositing them into another bank account he controlled; receiving multiple electronically-transmitted funds meant for a business not affiliated with **Penney**; writing checks to **Demetrics Black**; receiving wire transmissions of funds arising from a business email compromise; receiving as a deposit a Small Business Administration loan obtained by fraud and then withdrawing, transferring, or spending the funds.

16. **Demetrics Black** engaged in and furthered the conspiracy by: receiving a deposit into his bank account for Small Business Administration loan designated for an unaffiliated company, then transferring funds to **Honesty Weir** and to **Black** himself, which **Black** deposited in another bank account that he controlled; receiving funds transferred from PayPal into his bank account; receiving and depositing checks from **Andrew Penny**; receiving a deposit of an automated clearing house electronic transfer resulting from a of a business email compromise fraud.

17. **Jarrick Otishey Buckhanan** engaged in and furthered the conspiracy by: using multiple bank accounts in furtherance of the money laundering conspiracy; opening a bank account under an assumed business name and receiving and depositing funds from a fraudulent EIDL loan; receiving and depositing stolen checks made out to his assumed business name; receiving and depositing funds from a fraud victim also known as a

"money mule," then transferring funds to bank account that he controlled at a separate bank; writing a check to **Letisha Ann Stover** and to himself; receiving and depositing a check into an account he controlled under an assumed business name, then withdrawing funds and transferring funds to another account he controlled, and withdrawing funds from that account.

18. **Jerica Jareese Matthews** engaged in the conspiracy by opening bank accounts under a d/b/a name and her own name, receiving money secured by fraud, and distributing funds to **Kendrick Lavell Collins** and **Lemar** Mashawn **~~Marshawn~~ Cohen** (both under assumed business names) and to herself by check.

19. **John Gantt** engaged in the conspiracy by filing a certificate for an assumed business name; opening multiple bank accounts under an assumed business name; receiving fraudulently produced funds into those accounts from third parties and from **Diamond P. Edwards** under an assumed business name; using PayPal to receive Payroll Protection Act loan funds and other funds procured by fraud and from **Dontrell Amie**, and by transferring funds to co-conspirators including **Demetrics Black** and **Honesty Weir**.

20. **Lemar** Mashawn **~~Marshawn~~ Cohen** engaged in the conspiracy by: filing a certificate for an assumed business name in Denton County, Texas; opening a bank account under the assumed name; receiving and depositing fraudulently produced funds from co-conspirators including **Joshua Baham** and **Jerica Jareese Matthews**; receiving fraudulently produced EIDL and PPP loans; and transferring funds by check to **Danuielle Fowler Edney** out of the PPP funds.

21. **Chibuike Iwu** engaged in the conspiracy by: receiving electronic transmissions of funds derived from internet-based romance fraud; using his bank account to receive and deposit funds meant for other entities and individuals as well as cash and a check; and withdrawing and spending funds.

22. **Cynthia Wilson** engaged in the conspiracy by: opening a bank account under an assumed business name and receiving a deposit of a check to her from **Amos Wilson**; and attempting to receive and deposit funds generated from a business email compromise scheme.

23. **Dontrel Amie** received and deposited into his PayPal account an EIDL loan or grant procured by fraud and PPP loans procured by fraud; transferred funds to **John Gantt** and **Demetrics Black** (under an assumed business name); and transferred funds to **Amie's** own bank account.

24. **Ensley Neal** engaged in and furthered the conspiracy by: depositing a check derived from a stolen identity scheme as provided by **Kendrick Lavell Collins** into a bank account that **Neal** controlled; and depositing a check into another bank that **Neal** controlled and then withdrawing funds at the direction of **Kendrick Lavell Collins**.

25. **Eric Vaughn** engaged in and furthered the conspiracy by: opening bank accounts under an assumed business name; receiving a check from co-conspirator **China Woods** and thereafter withdrawing funds and transferring funds by check to **Lesley Brown**; and receiving funds for a third party and transferring them to **Kendrick Lavell Collins** under an assumed business name; receiving a PPP loan intended for someone else into his bank account and writing checks to third parties including **Ensley Neal**; and

receiving and depositing checks from **Jarrick Otishey Buckhanan** and **Michael Andre Studaway**, and thereafter withdrawing funds.

26. **Jerfari Rucker** engaged in and furthered the conspiracy by: obtaining an assumed business name by filing a certificate in Denton County, Texas; opened a bank account in the name of the assumed name entity; received and deposited funds into a bank account that were generated by a business email compromise fraud scheme; and is referenced in WhatsApp communications.

27. **Jeremiah Gantt** engaged in and furthered the conspiracy by: filing a certificate of assumed name in Denton County, Texas, and then opening a bank account under that name; depositing a stolen check into the account; and using another account to receive a wire meant for a third party and transferring funds to co-conspirators **Kendrick Lavell Collins** and **Letisha Ann Stover.**

28. **Joshua Baham** engaged in and furthered the conspiracy by: filing a certificate of assumed name in Denton County, Texas, and opening bank accounts under that name; receiving funds from a business email compromise in an account and transferring the funds by check; transferring funds to **Lemar ~~Marshawn~~ Mashawn Cohen**; and depositing funds generated by fraud and writing checks to **Lemar ~~Marshawn~~ Mashawn Cohen** and "Luxury Kutz" (*i.e.*, **Kendrick Lavell Collins**).

29. **Lesley O'Dell Brown** engaged in and furthered the conspiracy by: opening a bank account and depositing checks from **Michael Andre Studaway** and **Eric Vaughn**, and thereafter spending and withdrawing the funds by check or otherwise.

30. **Michael Andre Studaway** engaged in and furthered the conspiracy by: opening a bank account under an assumed business name and receiving funds meant for a third party; writing a check to **John Gantt** under an assumed business name; receiving a Small Business Administration loan and transferring most of the funds by check to **Andrew Demarcus Penney** and **Spencer Leonard Leigh** within a few days; receiving and depositing multiple wire transfers from Russia totalling over $300,000 into his bank account; transferring money by check to co-conspirators **Kendrick Lavell Collins** under an assumed business name and **Eric Vaughn** under an assumed business name; and transferring funds to himself by withdrawals.

31. **Tamara Thomas** engaged in and furthered the conspiracy by: opening a bank account under an assumed business name and receiving funds resulting from fraud (some of which were returned) along with non-Texas state unemployment insurance payments; and transferring funds.

32. **Timothy Hoston** engaged in and furthered the conspiracy by: filing an assumed name certificate in Denton County, Texas; opening bank accounts in his own and an assumed business name; receiving deposits of funds from Mexico and Russia; writing a check to co-conspirator **Tabitha Deberry** (under a business name) and withdrawing funds; receiving a check from co-conspirator **Diamond P. Edwards** and withdrawing funds; receiving and depositing a check from co-conspirator **Michael Andre Studaway** and withdrawing cash; and receiving Washington State unemployment benefits into his account and withdrawing funds.

33. **Jakevion Deshawn Freeman** engaged in and furthered the conspiracy by: filing an assumed name certificate in Dallas County, Texas; opening multiple bank accounts; receiving and deposited funds from business email compromise fraud; receiving non-Texas unemployment insurance funds; writing checks on the account to transfer funds to others.

All in violation of 18 U.S.C. § 1956(h).

NOTICE OF INTENT TO SEEK CRIMINAL FORFEITURE

Pursuant to 18 U.S.C. §§ 982(a)(1)

1. The allegations contained in paragraphs 1 - 33 of this Indictment are hereby realleged and incorporated by reference for the purpose of alleging forfeitures pursuant to Title 18, United States Code, Sections 982(a)(1), as set forth below.

2. Upon conviction of the offense of Conspiracy to Engage in Monetary Transactions with Funds Derived from Specified Unlawful Activity (in violation of 18 U.S.C. § 1956(h)) alleged in Count One of this Indictment, the defendants herein shall forfeit to the United States any property, real or personal, involved in such offense, and any property traceable to such property, including, but not limited to, a money judgment, representing property, real or personal, involved in the commission of the violation of 18 U.S.C. § 1956(h), for which the defendants are personally liable.

Substitute Assets

3. If any property subject to forfeiture, as a result of any act or omission by any of the defendants:

(a) cannot be located upon the exercise of due diligence;

(b) has been transferred or sold to, or deposited with a third party;

(c) has been placed beyond the jurisdiction of the court;

(d) has been substantially diminished in value; or

(e) has been commingled with other property which cannot be subdivided without difficulty, the United States of America shall be entitled to forfeiture of substitute property pursuant to Title 21, United States Code, Section 853(p), as incorporated by Title 18, United States Code, Section 982(b)(1) and Title 28, United States Code, Section 2461(c).

By virtue of the commission of the offense charged in this Indictment, any and all interest defendants have in the above-described property is vested in the United States and hereby forfeited to the United States pursuant to 18 U.S.C. § 982(a)(1).

A TRUE BILL

GRAND JURY FOREPERSON

1-18-2023
Date

BRIT FEATHERSTON
UNITED STATES ATTORNEY

THOMAS E. GIBSON
ASSISTANT U.S. ATTORNEY

January 18, 2023
Date

BRENT ANDRUS
ASSISTANT U.S. ATTORNEY

IN THE UNITED STATES DISTRICT COURT
FOR THE EASTERN DISTRICT OF TEXAS
SHERMAN DIVISION

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	§	
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EJIRO OHWOVORIOLE, (02)	§	
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JERICA JAREESE MATTHEWS, (14)	§	
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JEREMIAH LEE GANTT, (23)	§	
JOSHUA MATTHEW BAHAM, (24)	§	
LESLEY ODELL BROWN, (25)	§	
MICHAEL ANDRE STUDAWAY, (26)	§	
TAMARA DAWN THOMAS, (27)	§	
TIMOTHY DWAYNE HOSTON, (28)	§	
JAKEVION DESHAWN FREEMAN, (29)	§	

NOTICE OF PENALTY

Count One

Violation:	18 U.S.C. § 1956(h) (Conspiracy to Engage in Monetary Transactions with Funds Derived from Specified Unlawful Activity)
Penalty:	Imprisonment for a term not more than 20 years, a fine not to exceed $500,000.00, or not more than twice the amount of the property involved in the transaction, whichever is greater, or both. A term of supervised release of not more than three years in addition to such term of imprisonment.
Special Assessment:	$100.00