EXHIBIT B

Indictment and Charging Documents

FILED

UNITED STATES DISTRICT COURT
MIDDLE DISTRICT OF FLORIDA
ORLANDO DIVISION

2021 NOV 10 PM 5:20

UNITED STATES OF AMERICA

v.

CASE NO. 6:21-cr- 141-ORL-RBD-EJK
18 U.S.C. § 1343
18 U.S.C. § 1957

EMMET BOWENS
a/k/a Emmitt Bowens

INDICTMENT

The Grand Jury charges:

COUNTS ONE AND TWO
(Wire Fraud)

A. Introduction

At times material to this Indictment:

1. The United States Small Business Administration ("SBA") was an executive-branch agency of the United States government that provided support to entrepreneurs and small businesses. The mission of the SBA was to maintain and strengthen the nation's economy by enabling the establishment and viability of small businesses and by assisting in the economic recovery of communities after disasters. As part of this effort, the SBA enabled and provided for loans through banks, credit unions, and other lenders. These loans had government-backed guarantees.

2. In March 2020, the Coronavirus Aid, Relief, and Economic Security Act, or the "CARES Act," was enacted to provide immediate assistance to individuals, families, and organizations affected by the COVID-19 emergency. Among its various provisions, the CARES Act authorized the SBA to guarantee loans under the

provisions of 21 U.S.C § 853(p), as incorporated by 18 U.S.C § 982(b)(1) and 28 U.S.C. § 2461(c).

A TRUE BILL,

[redacted]

Foreperson

KARIN HOPPMANN
Acting United States Attorney

By: _____
Amanda S. Daniels
Assistant United States Attorney

By: _____
Roger B. Handberg
Assistant United States Attorney
Chief, Orlando Division