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UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF FLORIDA

Case No. 23-Cr-60119-Singhal/Damian

18 U.S.C. § 1349
18 U.S.C. § 1344
18 U.S.C. § 1343
18 U.S.C. § 1956(h)
18 U.S.C. § 1956(a)(1)(B)(i)
18 U.S.C. § 1957
18 U.S.C. § 1028A(a)(1)
18 U.S.C. §§ 982(a)(1) and (a)(2)(A)

UNITED STATES OF AMERICA

vs.

PATRICK DUCTANT,
a/k/a "GHOST,"
KERVENS SAINT-HILAIRE,
a/k/a "SCRUFFY,"
VLADIMIR SAINT-HILAIRE,
a/k/a "PUSH," and
TERRI SHANA DAVIS,

Defendants.
_______________________________/

INDICTMENT

The Grand Jury charges that:

GENERAL ALLEGATIONS

At all times material to this Indictment:

Financial Institutions

1. Bank of America, N.A. (hereinafter, "Bank of America") was a financial institution whose accounts were insured by the Federal Deposit Insurance Corporation (hereinafter, "FDIC").

2. Citibank, N.A. (hereinafter, "Citibank") was a financial institution whose accounts were insured by the FDIC.

3. JPMorgan Chase Bank, N.A. (hereinafter, "Chase") was a financial institution whose accounts were insured by the FDIC.

4. PNC Bank, N.A. (hereinafter, "PNC") was a financial institution whose accounts were insured by the FDIC.

5. Regions Bank (hereinafter, "Regions") was a financial institution whose accounts were insured by the FDIC.

6. TD Bank USA, N.A. ("TD Bank") was a financial institution whose accounts were insured by the FDIC.

7. USAA Federal Savings Bank (hereinafter, "USAA Bank") was a financial institution whose accounts were insured by the FDIC.

8. Wells Fargo Bank, N.A. (hereinafter, "Wells Fargo") was a financial institution whose accounts were insured by the FDIC.

The U.S. Small Business Administration

9. 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.

10. As part of this effort, the SBA enabled and provided loans through banks, credit unions, and other lenders. These loans had government-backed guarantees.

11. Section 7 of the Small Business Act, as amended, authorized the SBA's Economic Injury Disaster Loan ("EIDL") program. Under the EIDL program, small businesses and certain other entities that suffered substantial economic injury as a result of a declared disaster could receive up to $2 million in financial assistance.

The Coronavirus Aid, Relief, and Economic Security Act (CARES Act)

12. The Coronavirus Aid, Relief, and Economic Security ("CARES") Act was a federal law enacted in or around March 2020 and designed to provide emergency financial assistance to the millions of Americans who were suffering from the economic effects caused by the COVID-19 pandemic. One source of relief provided by the CARES Act was the expansion of the EIDL program to provide loans up to $150,000, and additional advance funds of up to $10,000, for small businesses experiencing a temporary loss of revenue due to the pandemic. Another source of relief provided by the CARES Act was the authorization of forgivable loans to small businesses for job retention and certain other expenses, through a program referred to as the Paycheck Protection Program ("PPP").

The EIDL Program Under the CARES Act

13. To qualify for an EIDL authorized by the CARES Act, applicants had to be: (1) a business, cooperative, or agricultural enterprise with 500 or fewer employees, a faith-based organization, a private non-profit, a sole proprietorship or independent contractor; (2) physically located in the United States or a designated territory; and (3) have suffered working capital losses due to the COVID-19 pandemic.

14. EIDL loan amounts were based off a rough calculation of the applicant's net revenues over the six months prior to January 31, 2020. The rough calculation took the difference between the previous annual gross revenues and the previous annual cost of goods sold. That

number was divided by two to determine the approved loan amount, up to $150,000.

15. EIDL advance amounts were based off the business's reported number of employees as of January 31, 2020. The SBA provided $1,000 in EIDL advance funds for each employee on the applicant's payroll, up to the maximum amount of $10,000.

16. EIDL proceeds could have been used to pay fixed debts, payroll, accounts payable, and other bills that could have been paid had the disaster not occurred; however, such loan proceeds were not intended to replace lost sales or profits, or for the expansion of a business.

17. Unlike certain other types of SBA-guaranteed loans, EIDL funds were issued directly from the United States Treasury, and applicants applied for EIDL funds directly through the SBA via an online portal and application. The EIDL application process, which also used certain outside contractors for system support, collected information concerning the business and the business owner, including information about the gross revenues and cost of goods sold for the business prior to January 31, 2020. Applicants electronically certified that the information provided was true and accurate and were warned that any false statement or misrepresentations to the SBA, or any misapplication of loan proceeds may result in sanctions, including criminal penalties.

18. EIDL applications were received in and processed using computer servers located in the states of Iowa, Virginia, and Washington. EIDL disbursement payments were initiated by the SBA using computer servers located in the state of Colorado, which transmitted the payment information to the United States Treasury using computer servers located in the state of Virginia.

PPP Loans

19. To obtain a PPP loan, a qualifying business submitted a PPP loan application, which was signed by an authorized representative of the business. The PPP loan application required the business (through its authorized representative) to acknowledge the program rules and make certain affirmative certifications in order to be eligible to obtain the PPP loan. In the PPP loan application (Small Business Administration ("SBA") Form 2483), the small business (through its authorized representative) was required to provide, among other things, its: (a) average monthly payroll expenses; and (b) number of employees. These figures were used to calculate the amount of money the small business was eligible to receive under the PPP. In addition, businesses applying for a PPP loan were required to provide documentation confirming their payroll expenses.

20. A PPP loan application was processed by a participating lender. If a PPP loan application was approved, the participating lender funded the PPP loan using its own monies. While it was the participating lender that issued the PPP loan, the loan was 100% guaranteed by the SBA. Data from the application, including information about the borrower, the total amount of the loan, and the listed number of employees, was transmitted by the lender to the SBA in the course of processing the loan.

21. PPP loan proceeds were required to be used by the business on certain permissible expenses—payroll costs, interest on mortgages, rent, and utilities. The PPP allowed the interest and principal on the PPP loan to be entirely forgiven if the business spent the loan proceeds on these expense items within a designated period of time and used a defined portion of the PPP loan proceeds on payroll expenses.

Relevant Entities

22. The Middleman LLC (hereinafter, "Middleman") was a Florida Limited Liability Company with a principal address in Broward County, Florida, which did business as Merci Marketing, a Florida Fictitious Name registered with the Florida Division of Corporations.

23. Coral 11550 LLC ("Coral 11550") was a Florida Limited Liability Company with a principal address in Broward County, Florida.

24. Venturion LLC (hereinafter, "Venturion") was a Florida Limited Liability Company with a principal address in Broward County, Florida.

25. Well-Connected Marketing Group, LLC (hereinafter, "Well-Connected Marketing") was a Florida Limited Liability Company with a principal address in Broward County, Florida.

26. Pompano 318 LLC (hereinafter, "Pompano 318") was a Florida Limited Liability Company with a principal address in Broward County, Florida.

27. V.S.H. Financials LLC (hereinafter, "V.S.H. Financials") was a Florida Limited Liability Company with a principal address in Broward County, Florida.

28. Company 1 was an automobile finance company headquartered in Atlanta, Georgia.

29. Company 2 was a Florida limited liability company with a principal address in Okaloosa County, Florida whose registered agent was a person with the initials W.R.S.

30. Company 3 was a Florida limited liability company with a principal address in Jefferson County, Florida whose registered agent was a person with the initials K.R.

31. Company 4 was a Florida limited liability company with a principal address in Lee County, Florida whose registered agent was a person with the initials M.S.

Defendants

32. Defendant **PATRICK DUCTANT, a/k/a "GHOST,"** was a resident of Broward County, Florida, and the registered agent of Middleman, Coral 11550, and Venturion.

33. Defendant **KERVENS SAINT-HILAIRE, a/k/a "SCRUFFY,"** was a resident of Broward County, Florida, and the registered agent of Well-Connected Marketing and Pompano 318.

34. Defendant **VLADIMIR SAINT-HILAIRE, a/k/a "PUSH,"** was a resident of Broward County, Florida, and the registered agent of V.S.H. Financials.

35. Defendant **TERRI SHANA DAVIS** was a resident of Cobb County, Georgia and an employee of Company 1.

COUNT 1
Conspiracy to Commit Bank Fraud and Wire Fraud
(18 U.S.C. § 1349)

36. The General Allegations of this Indictment are re-alleged and incorporated by reference as though fully set forth herein.

37. From at least in or around October 2019, through in or around May 2021, the exact dates being unknown to the Grand Jury, in Broward County, in the Southern District of Florida, and elsewhere, the defendants,

PATRICK DUCTANT, a/k/a "GHOST,"
KERVENS SAINT-HILAIRE, a/k/a "SCRUFFY,"
VLADIMIR SAINT-HILAIRE, a/k/a "PUSH," and
TERRI SHANA DAVIS,

did willfully, that is, with the intent to further the objects of the conspiracy, and knowingly combine, conspire, confederate, and agree with each other and with others known and unknown to the Grand Jury, to commit certain offenses against the United States, that is:

a) to knowingly, and with the intent to defraud, execute a scheme and artifice to defraud one or more financial institutions, that is, Bank of America, Citibank, Chase, PNC, Regions, TD Bank, USAA Bank, and Wells Fargo, which scheme and artifice would employ a material falsehood, and to knowingly and with intent to defraud, execute and cause the execution of a scheme and artifice to obtain moneys, funds, credits, and assets owned by, and under the custody and control of, said financial institutions, by means of materially false and fraudulent pretenses, representations, and promises relating to a material fact, in violation of Title 18, United States Code, Section 1344(1) and (2); and

b) to knowingly and with intent to defraud devise and intend to devise a scheme and artifice to defraud, and to obtain money and property by means of materially false and fraudulent pretenses, representations, and promises, knowing that the pretenses, representations, and promises were false and fraudulent when made, and, for the purpose of executing the scheme and artifice, knowingly transmit and cause to be transmitted, by means of wire communications in interstate commerce, certain writings, signs, signals, pictures, and sounds, in violation of Title 18, United States Code, Section 1343.

PURPOSE OF THE CONSPIRACY

38. It was the purpose of the conspiracy for the defendants and their co-conspirators to unjustly enrich themselves by, among other things, using personally identifiable information (hereinafter, "PII") of other persons without lawful authority (hereinafter, "Identity Theft Victims") to defraud financial institutions and the SBA, including by: (a) falsely and fraudulently applying for and obtaining loans from financial institutions; (b) falsely and fraudulently applying for and obtaining loans from the SBA through the EIDL program and the PPP as authorized by the CARES Act; (c) falsely and fraudulently opening deposit accounts at financial institutions and

conducting false and fraudulent financial transactions; (d) falsely and fraudulently obtaining and using credit cards and debit cards issued by financial institutions; and (e) diverting fraud proceeds for the defendants' and co-conspirators' personal use and the use and benefit of others.

MANNER AND MEANS OF THE CONSPIRACY

The manner and means by which the defendants and their co-conspirators sought to accomplish the purpose of the conspiracy included, among others, the following:

39. **TERRI SHANA DAVIS** accessed and possessed PII of Identity Theft Victims during and through her employment at Company 1, and sold and transferred such PII to her co-conspirators, including **KERVENS SAINT-HILAIRE, a/k/a "SCRUFFY,"** and Co-Conspirator 1, for private financial gain.

40. **PATRICK DUCTANT, a/k/a "GHOST," KERVENS SAINT-HILAIRE, a/k/a "SCRUFFY," VLADIMIR SAINT-HILAIRE, a/k/a "PUSH,"** and their co-conspirators, purchased and obtained PII of Identity Theft Victims, including PII sold and supplied by **TERRI SHANA DAVIS.**

41. **PATRICK DUCTANT, a/k/a "GHOST," KERVENS SAINT-HILAIRE, a/k/a "SCRUFFY," VLADIMIR SAINT-HILAIRE, a/k/a "PUSH,"** and their co-conspirators, using PII of Identity Theft Victims, including PII sold and supplied by **TERRI SHANA DAVIS**, created and caused the creation of counterfeit drivers' licenses issued in the names of Identity Theft Victims.

42. **PATRICK DUCTANT, a/k/a "GHOST," KERVENS SAINT-HILAIRE, a/k/a "SCRUFFY,"** and **VLADIMIR SAINT-HILAIRE, a/k/a "PUSH,"** using PII of Identity Theft Victims, including PII sold and supplied by **TERRI SHANA DAVIS**, opened and caused the opening of deposit accounts in the names of Identity Theft Victims at financial institutions

(hereinafter, "Fraudulent Accounts"), including Bank of America, Citibank, Regions, Wells Fargo, and USAA Bank.

43. **PATRICK DUCTANT, a/k/a "GHOST," KERVENS SAINT-HILAIRE, a/k/a "SCRUFFY,"** and **VLADIMIR SAINT-HILAIRE, a/k/a "PUSH,"** using PII of Identity Theft Victims, including PII sold and supplied by **TERRI SHANA DAVIS**, and other information, submitted and caused the submission of false and fraudulent loan applications in the names of Identity Theft Victims to financial institutions, including USAA Bank.

44. **PATRICK DUCTANT, a/k/a "GHOST," KERVENS SAINT-HILAIRE, a/k/a "SCRUFFY,"** and **VLADIMIR SAINT-HILAIRE, a/k/a "PUSH,"** received and caused to be received from financial institutions, including USAA Bank, proceeds of false and fraudulent loans made to Identity Theft Victims, including loan disbursement checks payable to Identity Theft Victims.

45. **PATRICK DUCTANT, a/k/a "GHOST,"** and **KERVENS SAINT-HILAIRE, a/k/a "SCRUFFY,"** deposited and caused to be deposited into Fraudulent Accounts proceeds of falsely and fraudulent obtained loans in the form of loan disbursement checks made payable to Identity Theft Victims.

46. **PATRICK DUCTANT, a/k/a "GHOST," KERVENS SAINT-HILAIRE, a/k/a "SCRUFFY,"** and **VLADIMIR SAINT-HILAIRE, a/k/a "PUSH,"** withdrew and caused the withdrawal of fraudulent loan proceeds using forged checks drawn from Fraudulent Accounts, including forged checks made payable to Middleman, Coral 11550, Venturion, Well-Connected Marketing, Pompano 318, and others, which forged checks defendants endorsed and deposited into defendants' personal and business accounts at financial institutions, including Citibank, Chase, PNC, and Wells Fargo, among others.

47. **PATRICK DUCTANT, a/k/a "GHOST," KERVENS SAINT-HILAIRE, a/k/a "SCRUFFY,"** and **VLADIMIR SAINT-HILAIRE, a/k/a "PUSH,"** using PII of Identity Theft Victims, and other information, submitted and caused the submission of false and fraudulent loan applications to the SBA for loans through the EIDL program and the PPP as authorized by the CARES Act.

48. **PATRICK DUCTANT, a/k/a "GHOST," KERVENS SAINT-HILAIRE, a/k/a "SCRUFFY,"** and **VLADIMIR SAINT-HILAIRE, a/k/a "PUSH,"** caused the SBA to disburse proceeds of false and fraudulent EIDL program and PPP loans by means of wire communications in interstate commerce to themselves and others.

49. **PATRICK DUCTANT, a/k/a "GHOST," KERVENS SAINT-HILAIRE, a/k/a "SCRUFFY,"** and **VLADIMIR SAINT-HILAIRE, a/k/a "PUSH,"** using PII of Identity Theft Victims, falsely and fraudulently acquired credit cards and debit cards issued to such Identity Theft Victims by financial institutions, including USAA Bank, Citibank, and others.

50. **PATRICK DUCTANT, a/k/a "GHOST," KERVENS SAINT-HILAIRE, a/k/a "SCRUFFY,"** and **VLADIMIR SAINT-HILAIRE, a/k/a "PUSH,"** used falsely and fraudulently acquired credit cards and debit cards issued to Identity Theft Victims to make purchases, including the purchase of money orders, which defendants made payable to themselves and deposited into their personal and business accounts at financial institutions, including Bank of America, Chase, PNC, and TD Bank, among others.

51. **PATRICK DUCTANT, a/k/a "GHOST," KERVENS SAINT-HILAIRE, a/k/a "SCRUFFY," VLADIMIR SAINT-HILAIRE, a/k/a "PUSH,"** and their co-conspirators, diverted and used fraud proceeds for the defendants' and co-conspirators' personal use, and the use and benefit of others.

All in violation of Title 18, United States Code, Section 1349.

<u>COUNTS 2-5</u>
Bank Fraud
(18 U.S.C. § 1344)

52. Paragraphs 1 through 8, 22 through 28, and 32 through 35 of the General Allegations section of this Indictment are re-alleged and incorporated by reference as though fully set forth herein.

53. From at least in or around October 2019, through in or around February 2021, the exact dates being unknown to the Grand Jury, in Broward County, in the Southern District of Florida, and elsewhere, the defendants,

PATRICK DUCTANT, a/k/a "GHOST,"
KERVENS SAINT-HILAIRE, a/k/a "SCRUFFY," and
VLADIMIR SAINT-HILAIRE, a/k/a "PUSH,"

did knowingly, and with the intent to defraud, execute and attempt to execute, a scheme and artifice to defraud one or more financial institutions, including Bank of America, Citibank, Chase, PNC, Regions, TD Bank, USAA Bank, and Wells Fargo, which scheme and artifice employed a material falsehood, and did knowingly, and with intent to defraud, execute, and attempt to execute, and cause the execution of, a scheme and artifice to obtain moneys and funds owned by, and under the custody and control of one or more financial institutions by means of false and fraudulent pretenses, representations, and promises, relating to a material fact, in violation of Title 18, United States Code, Section 1344(1) and (2).

PURPOSE OF THE SCHEME AND ARTIFICE

54. It was the purpose of the scheme and artifice for the defendants and their accomplices to unlawfully enrich themselves by, among other things, using PII of Identity Theft Victims to defraud financial institutions, including by: (a) falsely and fraudulently applying for and obtaining loans from financial institutions; (b) falsely and fraudulently opening deposit accounts at financial institutions and conducting false and fraudulent financial transactions; (c) falsely and fraudulently obtaining and using credit cards and debit cards issued by financial institutions; and (d) diverting fraud proceeds for the defendants' and co-conspirators' personal use, and the use and benefit of others.

THE SCHEME AND ARTIFICE

55. Paragraphs 39 through 46 and 49 through 51 of the Manner and Means section of Count 1 of this Indictment are re-alleged and incorporated by reference as though fully set forth herein as a description of the scheme and artifice.

EXECUTION OF THE SCHEME AND ARTIFICE

56. On or about the dates below, **PATRICK DUCTANT, a/k/a "GHOST," KERVENS SAINT-HILAIRE, a/k/a "SCRUFFY," and VLADIMIR SAINT-HILAIRE, a/k/a "PUSH,"** did execute, and cause the execution of, the above-described scheme and artifice to defraud, as more particularly described below:

COUNT	APPROXIMATE DATE	EXECUTION
2	January 17, 2020	Deposit into Wells Fargo account ending 6745 of fraudulently obtained USAA Bank check no. 0008975776 made payable to C.S. in the amount of $50,000.
3	February 19, 2020	Deposit into Wells Fargo account ending 4184 of fraudulently obtained USAA Bank check no. 0008988796 payable to J.S. in the amount of $49,825.

4	March 2, 2020	Deposit into Wells Fargo account ending 2290 of fraudulently obtained USAA Bank check no. 0009529439 made payable to J.H. in the amount of $39,500.

In violation of Title 18, United States Code, Sections 1344(1) and (2), and 2.

COUNTS 5-7
Wire Fraud
(18 U.S.C. § 1343)

57. Paragraphs 9 through 35 of the General Allegations section of this Indictment are re-alleged and incorporated by reference as though fully set forth herein.

58. From in or around October 2019, through in or around May 2021, the exact dates being unknown to the Grand Jury, in Broward County, in the Southern District of Florida, and elsewhere, the defendants,

PATRICK DUCTANT, a/k/a "GHOST,"
KERVENS SAINT-HILAIRE, a/k/a "SCRUFFY," and
VLADIMIR SAINT-HILAIRE, a/k/a "PUSH,"

did knowingly, and with the intent to defraud, devise, and intend to devise, a scheme and artifice to defraud, and to obtain money and property by means of materially false and fraudulent pretenses, representations, and promises, knowing that the pretenses, representations, and promises were false and fraudulent when made, and, for the purpose of executing the scheme and artifice, did knowingly transmit and cause to be transmitted, by means of wire communication in interstate commerce, certain writings, signs, signals, pictures, and sounds, in violation of Title 18, United States Code, Section 1343.

PURPOSE OF THE SCHEME AND ARTIFICE

59. It was the purpose of the scheme and artifice for the defendants and their accomplices to unlawfully enrich themselves by, among other things, using PII of Identity Theft Victims to defraud the SBA, including by: (a) falsely and fraudulently applying for and obtaining

loans from the SBA through the EIDL program and the PPP as authorized by the CARES Act; (b) falsely and fraudulently opening deposit accounts at financial institutions and conducting false and fraudulent financial transactions; (c) falsely and fraudulently obtaining and using credit cards and debit cards issued by financial institutions; and (d) diverting fraud proceeds for the defendants' and accomplices' personal use and the use and benefit of others.

THE SCHEME AND ARTIFICE

60. Paragraphs 39 through 42 and 47 through 51 of the Manner and Means section of Count 1 of this Indictment are re-alleged and incorporated by reference as though fully set forth herein as a description of the scheme and artifice.

USE OF WIRES

61. On or about the dates specified as to each count below, **PATRICK DUCTANT, a/k/a "GHOST," KERVENS SAINT-HILAIRE, a/k/a "SCRUFFY," and VLADIMIR SAINT-HILAIRE, a/k/a "PUSH,"** for the purpose of executing the aforesaid scheme and artifice to defraud, and to obtain money and property by means of materially false and fraudulent pretenses, representations, and promises, knowing that the pretenses, representations, and promises were false and fraudulent when made, did knowingly transmit and cause to be transmitted in interstate and foreign commerce, by means of wire communication, certain writings, signs, signals, pictures, and sounds, as more particularly described below:

COUNT	APPROXIMATE DATE	DESCRIPTION OF WIRE
5	August 30, 2020	Transmission of payment information by interstate wire communication from Colorado to Virginia and elsewhere to initiate the disbursement of loan proceeds from the United States Treasury to Company 2 for SBA loan number 7452288203 in the amount of $150,000.

6	January 15, 2021	Transmission of payment information by interstate wire communication from Colorado to Virginia and elsewhere to initiate the disbursement of loan proceeds from the United States Treasury to Company 3 for SBA loan number 9894358207 in the amount of $125,500.
7	January 29, 2021	Transmission of payment information by interstate wire communication from Colorado to Virginia and elsewhere to initiate the disbursement of loan proceeds from the United States Treasury to Company 4 for SBA loan number 9841778200 in the amount of $113,500.

In violation of Title 18, United States Code, Section 1343.

<u>COUNT 8</u>
Conspiracy to Commit Money Laundering
(18 U.S.C. § 1956(h))

62. The General Allegations of this Indictment are re-alleged and incorporated by reference as though fully set forth herein.

63. From in or around October 2019, through in or around February 2021, the exact dates being unknown to the Grand Jury, in Broward County, in the Southern District of Florida, and elsewhere, the defendants,

PATRICK DUCTANT, a/k/a "GHOST,"
KERVENS SAINT-HILAIRE, a/k/a "SCRUFFY," and
VLADIMIR SAINT-HILAIRE, a/k/a "PUSH,"

did knowingly and willfully combine, conspire, confederate, and agree with each other and with other persons known and unknown to the Grand Jury, to commit certain offenses against the United States, that is:

a) To knowingly conduct a financial transaction affecting interstate and foreign commerce, which transaction involved the proceeds of specified unlawful activity, knowing that the property involved in the transaction represented the proceeds of some form of unlawful activity, and knowing that the transaction was designed in whole or in part to conceal and disguise the nature, the location, the source, the ownership, and the control of the proceeds of specified unlawful activity, in violation of Title 18, United States Code, Section 1956(a)(1)(B)(i); and

b) To knowingly engage in a monetary transaction by, through, and to a financial institution, affecting interstate and foreign commerce, in criminally derived property of a value greater than $10,000 that is derived from specific unlawful activity, in violation of Title 18, United States Code, Section 1957.

It is further alleged that the specified unlawful activity is Conspiracy to Commit Bank Fraud and Wire Fraud, Bank Fraud, and Wire Fraud, in violation of Title 18, United States Code, Section 1349, 1344(1) and (2), and 1343.

All in violation of Title 18, United States Code, Section 1956(h).

COUNTS 9-12
Laundering of Monetary Instruments
(18 U.S.C. § 1956(a)(1)(B)(i))

64. Paragraphs 22 through 28 and 32 through 35 of the General Allegations section of this Indictment are re-alleged and incorporated by reference as though fully set forth herein.

65. On or about the dates and for the defendants specified below, in Broward County, in the Southern District of Florida, and elsewhere, the defendants did knowingly conduct and attempt to conduct a financial transaction affecting interstate commerce, which financial transaction involved the proceeds of specified unlawful activity, knowing that the property involved in the financial transaction represented the proceeds of some form of unlawful activity, and knowing that the transaction was designed, in whole and in part, to conceal and disguise the nature, the location, the source, the ownership, and the control of the proceeds of specified unlawful activity, as set forth below:

COUNT	DEFENDANT	APPROXIMATE DATE	DESCRIPTION OF FINANICAL TRANSACTION
9	KERVENS SAINT-HILAIRE, a/k/a "SCRUFFY"	March 11, 2020	Deposit into Wells Fargo account ending 5615 of forged check no. 101 of J.H. drawn from Wells Fargo account ending 2290 and made payable to Well-Connected Marketing in the amount of $9,000 with memo "Home System."
10	PATRICK DUCTANT, a/k/a "GHOST"	March 15, 2020	Deposit into Wells Fargo account ending 8706 of forged check no. 102 of J.H. drawn from Wells Fargo account ending 2290 and made payable to Coral 11550 LLC in the amount of $9,000 with memo "Security deposit."
11	KERVENS SAINT-HILAIRE, a/k/a "SCRUFFY"	March 20, 2020	Deposit into Wells Fargo account ending 1026 of forged check no. 105 of J.H. drawn from Wells Fargo account ending 2290 and made payable to Pompano 318 LLC in the amount of $8,800 with memo "Roof repair."
12	PATRICK DUCTANT, a/k/a "GHOST"	March 24, 2020	Deposit into Wells Fargo account ending 5013 of forged check no. 106 of J.H. drawn from Wells Fargo account ending 2290 and made payable to The Middleman LLC in the amount of $9,200 with memo "Installation and Repair."

It is further alleged that the specified unlawful activity is Conspiracy to Commit Bank Fraud and Bank Fraud, in violation of Title 18, United State Code, Sections 1349 and 1344(1) and (2).

In violation of Tile 18, United States Code, Sections 1956(a)(1)(B)(i) and 2.

COUNTS 13-15
Engaging in Monetary Transactions in Criminally Derived Proceeds
(18 U.S.C. § 1957)

66. The General Allegations section of this Indictment are re-alleged and incorporated by reference as though fully set forth herein.

67. On or about the dates and for the defendants specified below, in Broward County, in the Southern District of Florida, and elsewhere, the defendants did knowingly engage in, and attempt to engage in, a monetary transaction affecting interstate commerce, by, through, and to a financial institution, in criminally derived property of a value greater than $10,000, such property having been derived from a specified unlawful activity, and knowing that the property involved in the financial transaction represented the proceeds of some form of unlawful activity, as set forth below:

COUNT	DEFENDANT	APPROXIMATE DATE	DESCRIPTION OF MONETARY TRANSACTION
13	**PATRICK DUCTANT, a/k/a "GHOST"**	January 29, 2020	Deposit into Wells Fargo account ending 5013 of forged check no. 101 of C.S. drawn from Wells Fargo account ending 6745 and made payable to Merci Marketing in the amount of $27,500.
14	**KERVENS SAINT-HILAIRE, a/k/a "SCRUFFY**	February 4, 2020	Deposit into Wells Fargo account ending 5615 of forged check no. 102 of C.S. drawn from Wells Fargo account ending 6745 and made payable to Well-Connected Marketing in the amount of $18,000.
15	**VLADIMIR SAINT-HILAIRE, a/k/a "PUSH"**	January 12, 2021	Remittance of check number 102 from TD Bank account ending 4528 payable to The Collection, LLC in the amount of $12,000.

In is further alleged that the specified unlawful activity is Conspiracy to Commit Bank Fraud and Wire Fraud, Bank Fraud, and Wire Fraud, in violation of Title 18, United States Code, Sections 1349,1344(1) and (2), and 1343.

In violation of Title 18, United States Code, Section 1957.

COUNTS 16-23

Aggravated Identity Theft
(18 U.S.C. § 1028A(a)(1))

68. On or about the dates and for the defendants specified below, in Broward County, in the Southern District of Florida, and elsewhere, the defendants, during and in relation to a felony violation of Title 18, United States Code, Section 1349, that is, conspiracy to commit bank fraud and wire fraud as charged in Count 1, did knowingly transfer, possess, and use, without lawful authority, the means of identification of another person, as specified in each count below:

COUNT	DEFENDANT(S)	APPROXIMATE DATE	MEANS OF IDENTIFICATION
16	**TERRI SHANA DAVIS and KERVENS SAINT-HILAIRE, a/k/a "SCRUFFY"**	October 29, 2019	Social security number, date of birth, and Florida driver license number of J.H.
17	**TERRI SHANA DAVIS and KERVENS SAINT-HILAIRE, a/k/a "SCRUFFY"**	October 29, 2019	Social security number, date of birth, and Texas driver license number of J.S.
18	**PATRICK DUCTANT, a/k/a "GHOST," and KERVENS SAINT-HILAIRE, a/k/a "SCRUFFY"**	January 17, 2020	Texas driver license number and date of birth of M.D.
19	**PATRICK DUCTANT, a/k/a "GHOST," and KERVENS SAINT-HILAIRE, a/k/a "SCRUFFY"**	February 26, 2020	Florida driver license number and date of birth of J.H.
20	**PATRICK DUCTANT, a/k/a "GHOST," and KERVENS SAINT-HILAIRE, a/k/a "SCRUFFY"**	June 5, 2020	Citibank debit card ending in number 7912 issued to S.W.
21	**VLADIMIR SAINT-HILAIRE, a/k/a "PUSH"**	February 4, 2021	Florida driver license number and date of birth of S.W.
22	**VLADIMIR SAINT-HILAIRE, a/k/a "PUSH"**	February 4, 2021	Florida driver license number and date of birth of M.W.

23	**VLADIMIR SAINT-HILAIRE, a/k/a "PUSH"**	February 4, 2021	USAA Visa debit card ending in number 5734 issued to M.W.

In violation of Title 18, United States Code, Sections 1028A(a)(1) and 2.

FORFEITURE ALLEGATIONS

69. The allegations of this Indictment are hereby re-alleged and by this reference fully incorporated herein for the purpose of alleging criminal forfeiture to the United States of America of certain property in which the defendants, **PATRICK DUCTANT, a/k/a "GHOST," KERVENS SAINT-HAILAIRE, a/k/a "SCRUFFY," VLADIMIR SAINT-HILAIRE, a/k/a "PUSH,"** and **TERRI SHANA DAVIS,** have an interest.

70. Upon conviction of a violation of, or a conspiracy to violate, Title 18, United States Code, Section 1343 and/or Section 1344, as alleged in this Indictment, the defendant so convicted shall forfeit to the United States of America, pursuant to Title 18, United States Code, Section 982(a)(2)(A), any property constituting, or derived from, proceeds the person obtained directly or indirectly as the result of the violation.

71. Upon conviction of a violation of Title 18, United States Code, Section 1956 and/or 1957, as alleged in this Indictment, the defendant so convicted shall forfeit to the United States of America, pursuant to Title 18, United States Code, Section 982(a)(1), any property, real or personal, involved in such violation, and any property traceable to such property.

All pursuant to Title 18, United States Code, Sections 982(a)(1) and (a)(2)(A), and the procedures set forth at Title 21, United States Code, Section 853, as made applicable by Title 18, United States Code, Section 982(b)(1).

A TRUE BILL

FOREPERSON

Thomas J. Mulvihill for
MARKENZY LAPOINTE
UNITED STATES ATTORNEY

DAVID A. SNIDER
ASSISTANT UNITED STATES ATTORNEY

UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF FLORIDA

UNITED STATES OF AMERICA **CASE NO.:** ______________________

v.

PATRICK DUCTANT, a/k/a "GHOST,"
et. al,
______________________________/
Defendants.

CERTIFICATE OF TRIAL ATTORNEY

Superseding Case Information:
New Defendant(s) (Yes or No) ______
Number of New Defendants ______
Total number of counts ______

Court Division (select one)
☐ Miami ☐ Key West ☐ FTP
☒ FTL ☐ WPB

I do hereby certify that:

1. I have carefully considered the allegations of the indictment, the number of defendants, the number of probable witnesses and the legal complexities of the Indictment/Information attached hereto.
2. I am aware that the information supplied on this statement will be relied upon by the Judges of this Court in setting their calendars and scheduling criminal trials under the mandate of the Speedy Trial Act, Title 28 U.S.C. §3161.
3. Interpreter: (Yes or No) No
   List language and/or dialect: ______________
4. This case will take 15 days for the parties to try.
5. Please check appropriate category and type of offense listed below:

(Check only one)		(Check only one)
I	☐ 0 to 5 days	☐ Petty
II	☐ 6 to 10 days	☐ Minor
III	☒ 11 to 20 days	☐ Misdemeanor
IV	☐ 21 to 60 days	☒ Felony
V	☐ 61 days and over	

6. Has this case been previously filed in this District Court? (Yes or No) No
   If yes, Judge ______________________ Case No. ______________________
7. Has a complaint been filed in this matter? (Yes or No) No
   If yes, Magistrate Case No. ______________________
8. Does this case relate to a previously filed matter in this District Court? (Yes or No) No
   If yes, Judge ______________________ Case No. ______________________
9. Defendant(s) in federal custody as of ______________________
10. Defendant(s) in state custody as of ______________________
11. Rule 20 from the __________ District of ______________
12. Is this a potential death penalty case? (Yes or No) No
13. Does this case originate from a matter pending in the Northern Region of the U.S. Attorney's Office prior to August 8, 2014 (Mag. Judge Shaniek Maynard? (Yes or No) No
14. Does this case originate from a matter pending in the Central Region of the U.S. Attorney's Office prior to October 3, 2019 (Mag. Judge Jared Strauss? (Yes or No) No
15. Did this matter involve the participation of or consultation with now Magistrate Judge Eduardo I. Sanchez during his tenure at the U.S. Attorney's Office, which concluded on January 22, 2023? No

By: ______________________
DAVID A. SNIDER
Assistant United States Attorney
Court ID No. A5502260

UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF FLORIDA

PENALTY SHEET

Defendant's Name: PATRICK DUCANT, a/k/a "GHOST

Case No: ______

Count #: 1

Conspiracy to Commit Bank Fraud and Wire Fraud

Title 18, United States Code, Section 1349
* **Max. Term of Imprisonment:** 30 Years
* **Max. Supervised Release:** 5 Years
* **Max. Fine:** Greater of $1,000,000 or Twice Pecuniary Gain or Loss

Counts #: 2-4

Bank Fraud

Title 18, United States Code, Section 1344
* **Max. Term of Imprisonment:** 30 Years
* **Max. Supervised Release:** 5 Years
* **Max. Fine:** Greater of $1,000,000 or Twice Pecuniary Gain or Loss

Counts #: 5-7

Wire Fraud

Title 18, United States Code, Section 1343
* **Max. Term of Imprisonment:** 20 Years
* **Max. Supervised Release:** 3 Years
* **Max. Fine:** Greater of $250,000 or Twice Pecuniary Gain or Loss

Count #: 8

Conspiracy to Commit Money Laundering

Title 18, United States Code, Section 1956(h)
* **Max. Term of Imprisonment:** 20 Years
* **Max. Supervised Release:** 3 Years
* **Max. Fine:** Greater of $500,000 or Twice Value of Property Involved in the Transaction

Counts #: 10, 12

Laundering of Monetary Instruments

Title 18, United States Code, Section 1956(a)(1)(B)(i)
* **Max. Term of Imprisonment:** 20 Years
* **Max. Supervised Release:** 3 Years
* **Max. Fine:** Greater of $500,000 or Twice Value of Property Involved in the Transaction

Count #: 13

Engaging in Monetary Transactions in Criminally Derived Proceeds

Title 18, United States Code, Section 1957
* **Max. Term of Imprisonment:** 10 Years
* **Max. Supervised Release:** 3 Years
* **Max. Fine:** Greater of $250,000 or Twice Amount of Criminally Derived Property Involved in the Transaction

Counts #: 18-20

Aggravated Identity Theft

Title 18, United States Code, Section 1028A(a)(1)
* **Min. Term of Imprisonment:** 2 Years Consecutive to Any Other Sentence Imposed
* **Max. Term of Imprisonment:** 2 Years Consecutive to Any Other Sentence Imposed
* **Max. Supervised Release:** 1 Year
* **Max. Fine:** $250,000

***Refers only to possible term of incarceration, supervised release and fines. It does not include restitution, special assessments, parole terms, or forfeitures that may be applicable.**

UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF FLORIDA

PENALTY SHEET

Defendant's Name: KERVENS SAINT-HILAIRE, a/k/a "SCRUFFY"

Case No: ______

Count #: 1

Conspiracy to Commit Bank Fraud and Wire Fraud

Title 18, United States Code, Section 1349
* **Max. Term of Imprisonment:** 30 Years
* **Max. Supervised Release:** 5 Years
* **Max. Fine:** Greater of $1,000,000 or Twice Pecuniary Gain or Loss

Counts #: 2-4

Bank Fraud

Title 18, United States Code, Section 1344
* **Max. Term of Imprisonment:** 30 Years
* **Max. Supervised Release:** 5 Years
* **Max. Fine:** Greater of $1,000,000 or Twice Pecuniary Gain or Loss

Counts #: 5-7

Wire Fraud

Title 18, United States Code, Section 1343
* **Max. Term of Imprisonment:** 20 Years
* **Max. Supervised Release:** 3 Years
* **Max. Fine:** Greater of $250,000 or Twice Pecuniary Gain or Loss

Count #: 8

Conspiracy to Commit Money Laundering

Title 18, United States Code, Section 1956(h)
* **Max. Term of Imprisonment:** 20 Years
* **Max. Supervised Release:** 3 Years
* **Max. Fine:** Greater of $500,000 or Twice Value of Property Involved in the Transaction

Counts #: 9, 11

Laundering of Monetary Instruments

Title 18, United States Code, Section 1956(a)(1)(B)(i)
* **Max. Term of Imprisonment:** 20 Years
* **Max. Supervised Release:** 3 Years
* **Max. Fine:** Greater of $500,000 or Twice Value of Property Involved in the Transaction

Count #: 14

Engaging in Monetary Transactions in Criminally Derived Proceeds

Title 18, United States Code, Section 1957
* **Max. Term of Imprisonment:** 10 Years
* **Max. Supervised Release:** 3 Years
* **Max. Fine:** Greater of $250,000 or Twice Amount of Criminally Derived Property Involved in the Transaction

Counts #: 16-20

Aggravated Identity Theft

Title 18, United States Code, Section 1028A(a)(1)
* **Min. Term of Imprisonment:** 2 Years Consecutive to Any Other Sentence Imposed
* **Max. Term of Imprisonment:** 2 Years Consecutive to Any Other Sentence Imposed
* **Max. Supervised Release:** 1 Year
* **Max. Fine:** $250,000

***Refers only to possible term of incarceration, supervised release and fines. It does not include restitution, special assessments, parole terms, or forfeitures that may be applicable.**

UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF FLORIDA

PENALTY SHEET

Defendant's Name: VLADIMIR SAINT-HILAIRE, a/k/a "PUSH"

Case No: ______________________

Count #: 1

Conspiracy to Commit Bank Fraud and Wire Fraud

Title 18, United States Code, Section 1349
* **Max. Term of Imprisonment:** 30 Years
* **Max. Supervised Release:** 5 Years
* **Max. Fine:** Greater of $1,000,000 or Twice Pecuniary Gain or Loss

Counts #: 2-4

Bank Fraud

Title 18, United States Code, Section 1344
* **Max. Term of Imprisonment:** 30 Years
* **Max. Supervised Release:** 5 Years
* **Max. Fine:** Greater of $1,000,000 or Twice Pecuniary Gain or Loss

Counts #: 5-7

Wire Fraud

Title 18, United States Code, Section 1343
* **Max. Term of Imprisonment:** 20 Years
* **Max. Supervised Release:** 3 Years
* **Max. Fine:** Greater of $250,000 or Twice Pecuniary Gain or Loss

Count #: 8

Conspiracy to Commit Money Laundering

Title 18, United States Code, Section 1956(h)
* **Max. Term of Imprisonment:** 20 Years
* **Max. Supervised Release:** 3 Years
* **Max. Fine:** Greater of $500,000 or Twice Value of Property Involved in the Transaction

Count #: 15

Engaging in Monetary Transactions in Criminally Derived Proceeds

Title 18, United States Code, Section 1957
* **Max. Term of Imprisonment:** 10 Years
* **Max. Supervised Release:** 3 Years
* **Max. Fine:** Greater of $250,000 or Twice Amount of Criminally Derived Property Involved in the Transaction

Counts #: 21-23

Aggravated Identity Theft

Title 18, United States Code, Section 1028A(a)(1)
* **Min. Term of Imprisonment:** 2 Years Consecutive to Any Other Sentence Imposed
* **Max. Term of Imprisonment:** 2 Years Consecutive to Any Other Sentence Imposed
* **Max. Supervised Release:** 1 Year
* **Max. Fine:** $250,000

***Refers only to possible term of incarceration, supervised release and fines. It does not include restitution, special assessments, parole terms, or forfeitures that may be applicable.**

UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF FLORIDA

PENALTY SHEET

Defendant's Name: TERRI SHANA DAVIS

Case No: ______________________

Count #: 1

Conspiracy to Commit Bank Fraud and Wire Fraud

Title 18, United States Code, Section 1349
* **Max. Term of Imprisonment:** 30 Years
* **Max. Supervised Release:** 5 Years
* **Max. Fine:** Greater of $1,000,000 or Twice Pecuniary Gain or Loss

Counts #: 16-17

Aggravated Identity Theft

Title 18, United States Code, Section 1028A(a)(1)
* **Min. Term of Imprisonment:** 2 Years Consecutive to Any Other Sentence Imposed
* **Max. Term of Imprisonment:** 2 Years Consecutive to Any Other Sentence Imposed
* **Max. Supervised Release:** 1 Year
* **Max. Fine:** $250,000

***Refers only to possible term of incarceration, supervised release and fines. It does not include restitution, special assessments, parole terms, or forfeitures that may be applicable.**