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District of Maryland

FOR IMMEDIATE RELEASE

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Maryland Man Admits to Coordinating Covid-19, Unemployment, Insurance, and Aggravated Identity Theft Schemes

Defendant and Co-Conspirators Caused Losses Exceeding \$1.5 Million

Baltimore, Maryland – Idowu Raji, age 40, of Baltimore County, Maryland, pleaded guilty today to conspiracy to commit access device fraud, access device fraud, and aggravated identity theft in relation to multiple financial schemes.

The guilty plea was announced by United States Attorney for the District of Maryland Erek L. Barron; Special Agent in Charge James R. Mancuso of Homeland Security Investigations (HSI) Baltimore; Acting Special Agent in Charge Mark Lewis of the U.S. Department of State, Diplomatic Security Service (DSS), Washington Field Office; Acting Special Agent in Charge Troy W. Springer, of the Washington Regional Office, U.S. Department of Labor - Office of Inspector General; and, Postal Inspector in Charge Greg L. Torbenson of the U.S. Postal Inspection Service - Washington Division.

“Raji participated in the theft of American personal identifying information from more than 50 unsuspecting Americans and caused at least one million dollars in COVID-19 fraud for his financial benefit” said U.S. Attorney Barron. “Our Office remains dedicated to bringing justice to anyone who fraudulently obtains disaster relief funds to line their pockets and deprive American citizens in a time of need.”

“The Diplomatic Security Service is pleased with this guilty plea. These hard-fought convictions send a clear message that criminals who commit passport and visa fraud for illegal profit will be punished,” said Acting Special Agent in Charge Mark Lewis of the DSS Washington Field Office. “DSS, alongside the U.S. Attorney’s Office and our other federal partners, is committed to rooting-out and prosecuting criminal enterprises involving U.S. travel documents.”

“Idowu Raji and co-conspirators engaged in a scheme to defraud the Pandemic Unemployment Assistance program by submitting fraudulent claims using the personal identifying information of identity theft victims to obtain over \$900,000 in unemployment insurance and other COVID-19 related benefit payments,” said Troy W. Springer, Acting Special Agent in Charge, Washington Region, U.S. Department of Labor - Office of Inspector General. “ Today’s conviction demonstrates the commitment of the U.S. Department of Labor - Office of Inspector General to protecting the integrity of the unemployment insurance program. We will

continue to work with the U.S. Attorney's Office and our other law enforcement partners to safeguard unemployment benefits from those who seek to exploit the program to unjustly enrich themselves."

According to his guilty plea, in 2020, Raji conspired with other individuals to defraud, use, and traffic in unauthorized access devices and obtain more than \$900,000 in unemployment insurance and other COVID-19 related benefits. Moreover, from October 2018 to November 2020, Raji conspired with multiple individuals charged in the District of Maryland to defraud multiple businesses, individuals, and financial institutions to illegally obtain more than \$750,000.

In furtherance of the access device conspiracy, Raji admitted arranging for the delivery of fraudulent unemployment insurance cards to his co-conspirators, providing instructions on the use of the cards, and obtaining a portion of the fraudulently obtained proceeds. In total, Raji admitted that he was involved in fraudulent unemployment claims that used the identities of more than 50 real people and caused more than \$900,000 in losses to state and the federal governments.

Raji admitted using an encrypted text messaging application to carry out his crimes, including to coordinate the use of unemployment insurance and COVID-19 related benefits, obtain and transfer the personal identifying information of real individuals, and receive unemployment debit cards that were mailed to addresses in Maryland and loaded with fraudulently obtained benefits. Raji also directed the use of the fraudulently obtained debit cards to engage in point of sale and ATM transactions. He also used the state and federal government funds intended for disaster relief for his own benefit.

As part of his wire fraud conspiracy, Raji's co-conspirators used fake identification documents to open bank accounts, which Raji then coordinated the use of the accounts to receive fraud proceeds. For example, in November 2019, a co-conspirator opened a bank account at a financial institution using a fake passport with the alias "Chris Hobert." In December 2019, the email account of a supervisor at a victim business was hacked, and an email was sent to the victim business that fraudulently claimed that another business had changed its payment instructions. As a result, the victim business sent a \$33,200 wire to a fraudulent account opened by one of Raji's co-conspirators. Raji worked with his co-conspirators to move the funds to another account registered under the alias "Michael Stone," and to eventually gain access to the fraud proceeds.

Further, in July 2020, Raji fraudulently applied for a \$31,200 Paycheck Protection Program loan on behalf of a business, Yours Truly LLC. Raji claimed that his business had more than \$132,000 of gross revenue in the prior year when, in fact, it did not. Moreover, Raji did not spend the proceeds of the loan on employee salaries and other appropriate expenses required by the PPP loan.

As stated in his plea agreement, when Raji was arrested by federal agents in November 2020, he made multiple false statements to agents, including that he had never been involved in business email compromise schemes, wire fraud, or unemployment insurance fraud. Raji also falsely claimed that he never used Yours Truly LLC when he had received federal loans through the entity less than six months before the interview.

As part of his plea agreement, Raji will be ordered to pay at least \$1.5 million in restitution.

Raji faces a maximum sentence of five years in prison for conspiracy to commit access device fraud, a maximum of ten years in prison for access device fraud, and a mandatory minimum of two years consecutive to any other sentence imposed for the aggravated identity theft conviction. U.S. District Judge Stephanie A. Gallagher has scheduled sentencing for May 20, 2022 at 10 a.m.

On May 17, 2021, the Attorney General established the COVID-19 Fraud Enforcement Task Force to marshal the resources of the Department of Justice in partnership with agencies across government to

enhance efforts to combat and prevent pandemic-related fraud. The Task Force bolsters efforts to investigate and prosecute the most culpable domestic and international criminal actors and assists agencies tasked with administering relief programs to prevent fraud by, among other methods, augmenting and incorporating existing coordination mechanisms, identifying resources and techniques to uncover fraudulent actors and their schemes, and sharing and harnessing information and insights gained from prior enforcement efforts. For more information on the Department's response to the pandemic, please visit www.justice.gov/coronavirus.

Anyone with information about allegations of attempted fraud involving COVID-19 can report it by calling the Department of Justice's National Center for Disaster Fraud (NCDF) Hotline at 866-720-5721 or via the NCDF Web Complaint Form at: www.justice.gov/disaster-fraud/ncdf-disaster-complaint-form.

The Pandemic Response Accountability Committee (PRAC) Fraud Task Force was established to serve the American public by promoting transparency and facilitating coordinated oversight of the federal government's COVID-19 pandemic response. The PRAC Fraud Task Force brings together agents from its 22 member Inspectors General to investigate fraud involving a variety of programs, including the Paycheck Protection Program. Task force agents who are detailed to the PRAC receive expanded authority to investigate pandemic fraud as well as tools and training to support their investigations.

United States Attorney Erek L. Barron commended the HSI, DSS, the U.S. Department of Labor-OIG, and the U.S. Postal Service for their work in the investigation. Mr. Barron thanked Assistant U.S. Attorney Harry M. Gruber, who is prosecuting the case.

For more information on the Maryland U.S. Attorney's Office, its priorities, and resources available to help the community, please visit www.justice.gov/usao-md.

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Topic(s):

Financial Fraud
Identity Theft

Component(s):

USAO - Maryland

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