



THE UNITED STATES ATTORNEY'S OFFICE
SOUTHERN DISTRICT *of* OHIO

[U.S. Attorneys](#) » [Southern District of Ohio](#) » [News](#)

Department of Justice

U.S. Attorney's Office

Southern District of Ohio

FOR IMMEDIATE RELEASE

Tuesday, April 6, 2021

Four local individuals charged in separate pandemic relief fraud schemes

CINCINNATI – Four local individuals have been charged federally with defrauding COVID-19 pandemic relief funding programs. In separate cases, the four are alleged to have lied about owning businesses and employing others. Some defendants allegedly applied multiple times for relief funding and some allegedly spent the funding they received on lavish personal items and vacation travel.

Kelli Prather, 48, of Cincinnati, appeared in federal court in Cincinnati this afternoon. According to court documents, she applied for six Paycheck Protection Program (PPP) loans as part of the CARES Act COVID-19 pandemic relief.

Prather allegedly purported to be the owner of six businesses – Enhanced Healthcare Solutions, Life Skills Enhancement, Prather Property Management, Reliable Ambulette Services, Rich Glo Management Services and Tots R Us. It is alleged that the bank discovered a number of errors with Prather's loan applications and also identified that there were six different, pending applications.

According to the criminal complaint, Prather sought more than \$600,000 in fraud relief and fraudulently received approximately \$19,800.

She is charged with bank fraud (up to 30 years in prison), aggravated identity theft (at least two years in prison consecutive to any other sentence imposed), making false statements (up to five years in prison), making false statements in connection to credit or loan applications (up to 30 years in prison) and false representation of a social security number (up to five years in prison).

Toni Wright, 34, of Cincinnati, allegedly received \$349,000 in fraudulent PPP relief loans. Court documents say she made false statements as the purported sole owner of Poshedbar (a hair and nail salon), Beautiful Beginnings Doula Service and Jerry's Electronics.

Wright allegedly used the same Employer Identification Number for more than one of the purported businesses and listed residential addresses as the business locations. She allegedly submitted numerous applications despite being denied initially.

The criminal complaint filed against Wright claims she used the PPP funds for various personal purchases, such as to restaurants through Door Dash, retail establishments including Michael Kors, Louis Vuitton, Kay Jewelers and vacation activities like King's Island, Luxury Rentals Miami, and American Airlines. Wright also allegedly spend more than \$10,000 of relief funds at Sono Bello, a facility that advertises laser liposuction and body contouring.

Wright is charged with bank fraud (up to 30 years in prison), committing fraud in connection with major disaster or emergency benefits (up to 30 years in prison), wire fraud (up to 20 years in prison), making false statements (up to five years in prison), making false statements in connection to credit or loan applications (up to 30 years in prison) and false representation of a social security number (up to five years in prison).

Melissa McGhee, 37, of Cincinnati, was arrested last night by Sycamore Township Police officers. McGhee, also known as Melissa Batton, came to the attention of law enforcement when she allegedly lied regarding an FHA loan for a new home. Through this investigation, agents discovered McGhee had allegedly applied for seven different pandemic relief loans and received three.

Court documents specify that McGhee used the business names M&MM Realty Group and M&M Realty Group to submit the fraudulent applications.

McGhee allegedly received \$186,000 in fraudulent relief funds, which she used, in part, to purchase real estate.

She is charged with bank fraud (up to 30 years in prison), committing fraud in connection with major disaster or emergency benefits (up to 30 years in prison), wire fraud (up to 20 years in prison), making false statements (up to five years in prison) and making false statements in connection to credit or loan applications (up to 30 years in prison).

Jon Alan Bader, 50, of Dayton, allegedly received more than \$120,000 in fraudulent pandemic relief funds by lying on applications. Bader allegedly registered the business JB Auto Wholesale, LLC with the state of Ohio via LegalZoom in June 2020, after the cutoff eligibility date for the loans.

An affidavit filed in support of the criminal complaint says Bader spent the relief money on various food deliveries through Door Dash, transportation through Uber, and purchases that appear to be for travel in Indiana, Kentucky and Florida. Bader allegedly made purchases at various retail stores such as Puma, Lacoste and Saks, and paid for travel in Sarasota, Florida. Bank records indicate Bader was spending between \$55,000 and \$67,000 in the summer of 2020.

He is charged with bank fraud (up to 30 years in prison), committing fraud in connection with major disaster or emergency benefits (up to 30 years in prison), wire fraud (up to 20 years in prison), making false statements (up to five years in prison) and making false statements in connection to credit or loan applications (up to 30 years in prison).

Vipal J. Patel, Acting United States Attorney for the Southern District of Ohio; and Chris Hoffman, Special Agent in Charge, Federal Bureau of Investigation (FBI), Cincinnati Division; Yvonne DiCristoforo, Special Agent in Charge, United States Secret Service, Cincinnati Field Office; and Wayland Quon, Acting Special Agent-in-Charge, Social Security Administration Office of Inspector General, Chicago Field Division, announced the charges. Assistant United States Attorneys Ebunoluwa Taiwo and Anthony Springer are representing the United States in these cases. The four cases have been investigated by members of the Financial Crimes Working Group Pandemic Fraud Committee.

A criminal complaint is merely an allegation, and defendants are presumed innocent unless proven guilty in a court of law.

#

Topic(s):

Coronavirus

Component(s):

USAO - Ohio, Southern

Contact:

jennifer.thornton@usdoj.gov

Updated April 6, 2021