



# PRESS RELEASE

Internal Revenue Service - Criminal Investigation  
Detroit, MI

*Jarod J. Koopman, Special Agent in Charge*

Date: June 12, 2015

Contact: JoAnne H. McLean  
IRS – Criminal Investigation  
985 Michigan Ave, Room 251  
Detroit, MI 48226  
313-234-2424  
joanne.mclean@ci.irs.gov  
CI Release #: DETFO-2015-05

## **DETROIT BUSINESS OWNERS PLEAD GUILTY TO CONSPIRACY TO DEFRAUD UNITED STATES**

Two Detroit residents pleaded guilty to charges of conspiracy to defraud the United States and the Internal Revenue Service, U.S. Attorney Barbara L. McQuade announced today.

United States Attorney McQuade was joined in the announcement by Special Agent in Charge Jarod J. Koopman, IRS Criminal Investigation, Inspector in Charge, E. C. Woodson, United States Postal Inspection Service and Special Agent in Charge Brad Geary, Office of Inspector General Housing and Urban Development.

Toranio Ingram and Ingrid Thompson, entered their guilty pleas before U.S. District Court Judge Matthew F. Leitman. Thompson pled guilty to one count of Conspiracy to Defraud the U.S. Ingram pled guilty to one count each of: Conspiracy to Defraud the U.S.; Mail Fraud Conspiracy and Wire Fraud Conspiracy.

According to court records, Ingram was involved in multiple fraudulent schemes, all designed to enrich himself and his co-conspirators. Beginning in August 2010 and continuing through January 2010, Ingram submitted fraudulent claims for Upfront Mortgage Insurance Premiums (UFMIP) refunds. UFMIP is required by the Federal Housing Administration (FHA), an agency of U.S. Housing and Urban Development (HUD), on the mortgage loans it secures.

UFMIP is designed to protect the lender if the borrower defaults on the loan. When the premium is paid upfront and the borrower does not default on the mortgage, the borrower is entitled to a refund of the premium they paid. Ingram utilized a website, maintained by HUD, to learn the names of individuals to whom an UFMIP refund was owed. Using stolen personal identification information, he and his co-conspirator then submitted more than 100 false claims to HUD for UFMIP refunds that they directed into bank accounts they controlled.

In a separate scheme, Ingram and a co-conspirator utilized an online database that reported unclaimed property, maintained by the State of California, to search for unclaimed corporate dividends. Then, using stolen personal identification information, they falsely represented themselves to be the individuals to whom the unclaimed dividends were owed and submitted claims. During the period of November 2012 through May 2013, they filed false claims that netted them approximately \$137,973.

Ingram also owned Special T Tax, a tax preparation business located in Detroit. Ingram operated this business as a partnership with Ingrid Thompson, with each receiving approximately 50% of the business income. Beginning in 2001 and continuing through 2010, Special T Tax generated more than \$1.4 million dollars in revenue. Ingram and Thompson took several steps to conceal this income from the Internal Revenue Service including; providing a false social security number to their bank when opening the business account, providing a false social security number to the State of Michigan when registering the business with the Michigan Department of Labor and failing to file Form 1065, U. S. Return of Partnership Income. By failing to report the income generated by their business, Ingram and Thompson understated their personal income tax liability by \$420,703.

In addition to failing to report their business income, Ingram and Thompson submitted false claims for the First Time Homebuyer Credit (FTHBC) in order to obtain refunds that their clients were not entitled to. Ingram and Thompson submitted claims totaling \$633,546 for the FTHBC using stolen personal identification information. The claims were directed to their personal and business checking accounts.

"Ingram crafted a series of fraudulent schemes that all involved stealing the identities of others. These types of crimes not only cause a loss to the victims of the fraud but to those whose identity is stolen. IRS-Criminal Investigation is committed to detecting and investigating these types of cases in order to protect taxpayers from being victimized," said Special Agent in Charge Jarod Koopman.

A sentencing hearing for Ingram and Thompson was set by U.S. district Court Judge Matthew F. Leitman for October 15, 2015. Conspiracy to defraud the U.S. carries a maximum penalty of 5 years imprisonment and/or a fine of

\$250,000. Wire fraud conspiracy carries a maximum penalty of 20 years imprisonment and/or a fine of \$250,000. Mail fraud conspiracy carries a maximum penalty of 20 years imprisonment and/or a fine of \$250,000.

The investigation of this case was conducted by special agents of the Internal Revenue Service Criminal Investigation and Office of Inspector General Housing and Urban Development and inspectors of the U.S. Postal Inspection Service. The case was prosecuted by Assistant U.S. Attorney Philip A. Ross.