

Six Defendants Arrested on Indictments Alleging They Used Stolen Identities to Fraudulently Obtain Lines of Credit and Jobless Benefits

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For Immediate Release

U.S. Attorney's Office, Central District of California

SANTA ANA, California – Law enforcement officials today arrested six Orange County residents charged in three indictments alleging, among other crimes, they stole identities to defraud California's unemployment insurance (UI) system and to fraudulently apply for lines of credit from a lender, using the identity theft victims' homes as collateral.

In total, seven defendants are charged in the three indictments, which were returned by a federal grand jury. The defendants arrested today are expected to be arraigned this afternoon in United States District Court in Santa Ana.

The first indictment, returned on June 12, contains 31 counts, alleges the following defendants participated in a conspiracy that fraudulently obtained debit cards through the California Employment Development Department (EDD), which administers the state's UI system:

- Tien Vo, 43, of Westminster;
- Crystal Nguyen, 35, of Garden Grove, who is a fugitive;
- Thao Nguyen, 46, of Westminster; and
- Michelle Strange, 40, of Midway City.

All four of these defendants are charged with 22 counts of bank fraud, and each has been charged with two counts of aggravated identity theft. Vo also is charged with one count of possession of unauthorized access devices.

From May 2020 to January 2022, the defendants allegedly obtained UI debit cards, which fraudulently had been obtained by submitting UI applications in the names of identity theft victims. During this time, EDD also administered Pandemic Unemployment Assistance benefits, which Congress authorized in 2020 to provide to individuals who were unemployed because of the COVID-19 pandemic. The defendants then used these debit cards to withdraw unemployment insurance benefits. In total, the defendants withdrew approximately \$15,650 in UI benefits from the debit cards.

The second indictment, returned on August 7, contains seven counts, alleges the following defendants schemed to defraud banks by using stolen identities – including by stealing mail – to fraudulently obtain lines of credit secured by the identity theft victims’ actual homes – and were secured without the victims’ knowledge or consent:

- Chien Khang Bui, 36, a.k.a. “Catfish” and “Tommy,” of Anaheim;
- Nangiale Nick Wardak, 54, of Santa Ana; and
- Mandy Lynn McGrew, 35, of Santa Ana.

From February 2020 to March 2022, Bui allegedly obtained debit card numbers, bank account numbers, credit cards, home addresses, telephone numbers, and other personal identifying information belonging to identity theft victims. He then submitted online applications for home equity lines of credit (HELOC) with a mortgage-lending company by using the victims’ stolen information. Bui linked each HELOC application to a bank account that he and other conspirators controlled.

The defendants allegedly lied to the mortgage company that they were the person associated with each application and that they were the owner of each of the houses used as collateral. In total, the conspiracy received approximately \$502,806 in fraudulently obtained HELOCs.

All three of these defendants are charged with one count of conspiracy to commit bank fraud, and each of them is charged with one count of aggravated identity theft. Bui also is charged with three counts of bank fraud for allegedly using stolen identities to fraudulently obtain COVID-19 jobless benefits from EDD in July and August of 2020.

“These indictments allege an organized criminal campaign of identity theft targeting banks, California’s unemployment insurance program, and homeowners alike,” said United States Attorney Martin Estrada. “Sophisticated fraud schemes, such as the ones

alleged in these indictments, cause real damage to victims, and we will be diligent in rooting them out.”

“I am proud of the extensive investigation conducted by the FBI’s Orange County Asian Organized Crime Task Force,” said Akil Davis, Assistant Director in Charge of the FBI’s Los Angeles Field Office. “Through their hard work and dedication, we were able to dismantle an organization responsible for causing significant financial harm to individuals and public funds designated to assist those in need. The FBI is committed to protecting our communities, financial institutions, and public assistance programs from criminal enterprises that exploit them for personal gain.”

In a third and separate indictment, also returned on August 7 and containing three counts, Bui is charged with two counts of distribution of methamphetamine stemming from alleged incidents in December 2022 and February 2023, and one count of unlawfully possessing a firearm and ammunition.

Bui is not legally permitted to possess firearms or ammunition because of his criminal history, which includes felony convictions in Orange County Superior Court for theft by false pretenses, second-degree commercial burglary, identity theft, identity theft with prior conviction, unlawful taking of a vehicle, and grand theft.

An indictment contains allegations that a defendant has committed a crime. Every defendant is presumed to be innocent until and unless proven guilty in court.

If convicted of all charges, the defendants would face a statutory maximum sentence of 30 years in federal prison for each bank fraud-related count, and a mandatory consecutive sentence of two years in federal prison for each aggravated identity theft count. Vo would face up to 10 years in prison for the unauthorized possession of access devices count and Bui would face a statutory maximum sentence of life imprisonment for the methamphetamine distribution counts and up to 15 years in federal prison for the count of unlawful possession of a firearm and ammunition.

The FBI’s Orange County Asian Organized Crime Task Force is investigating these cases. This task force is comprised of the FBI; the Santa Ana Police Department; the Westminster Police Department; the California Department of Justice – Bureau of Gambling Control; the Orange County District Attorney’s Office; the California Employment Development Department; and the United States Department of Labor – Office of Inspector General. The Orange County Sheriff’s Department provided substantial assistance.

Assistant United States Attorney Kevin Y. Fu of the Santa Ana Branch Office is prosecuting the Vo case. Assistant United States Attorney Melissa S. Rabbani, also of the Santa Ana Branch Office, is prosecuting the Bui cases.

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 <https://www.justice.gov/coronavirus>.

On September 15, 2022, the Attorney General selected the U.S. Attorney's Offices for the Central and Eastern Districts of California to jointly head one of three national COVID-19 Fraud Strike Force Teams. The Department of Justice established the Strike Force to enhance existing efforts to combat and prevent COVID-19 related financial fraud. The Strike Force combines law enforcement and prosecutorial resources and focuses on large-scale, multistate pandemic relief fraud perpetrated by criminal organizations and transnational actors, as well as those who committed multiple instances of pandemic relief fraud. The Strike Force uses prosecutor-led and data analyst-driven teams to identify and bring to justice those who stole pandemic relief funds. Additional information regarding the Strike Force may be found at <https://www.justice.gov/opa/pr/justice-department-announces-covid-19-fraud-strike-force-teams>.

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 <https://www.justice.gov/disaster-fraud/ncdf-disaster-complaint-form>.

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