

PRESS RELEASE

# Four South Florida Residents Charged with PPP and Mortgage Fraud

Wednesday, March 13, 2024

## For Immediate Release

U.S. Attorney's Office, Southern District of Florida

MIAMI –Raisha Kelly, 43, and Widny Thibaud, 44, of Loxahatchee, Florida and Cortira Gray, 33, and Ann Gilchrist, 55 of Miami, Florida have been charged with conspiracy to commit wire fraud in connection with their submission of false and fraudulent PPP loan applications.

According to allegations in the indictment and statements made in open court, Kelly, Thibaud, Gray and Gilchrist conspired with themselves and others to submit PPP loan applications and submitted and caused the submission of fraudulent PPP and EIDL loan applications, on behalf of themselves and corporate entities that they controlled. Kelly, in return for the payment of kickbacks, submitted and caused the submission of false and fraudulent PPP loan applications for Gilchrist, Gray and others. Kelly, Thibaud, Gray and Gilchrist submitted and caused the submission of false and fraudulent information and documentation in support of the PPP loan applications, including falsified Internal Revenue Service (IRS) forms, among other things that falsely and fraudulently represented the annual gross receipts and tentative profits of the sole proprietorships and corporate entities they controlled. In total, this conspiracy caused PPP lenders to make approximately \$1.3 million in loans to Kelly, Thibaud, Gray, Gilchrist and their co-conspirators.

According to allegations, during the commission of the conspiracy Gray was an employee of the U.S. Postal Service (USPS) and Gilchrist was an employee of the Miami-Dade Transit Department.

Thibaud is also charged with a separate wire fraud scheme for his submission of a false and fraudulent mortgage loan application to a mortgage lender that caused Thibaud to receive a \$700,000 mortgage for which he was not qualified.

Gray, Gilchrist and Kelly had their initial appearances on March 11. Thibaud had his initial appearance on March 12.

U.S. Attorney Markenzy Lapointe for the Southern District of Florida, Jonathan Ulrich, Special Agent in Charge, USPS Office of Inspector General (USPS OIG), Special Agent in Charge Amaleka McCall-Brathwaite, U.S. Small Business Administration Office of Inspector General (SBA OIG), Investigations Division's Eastern Region, and Special Agent in Charge Mathew Broadhurst of the U.S. Department of Labor Office of Inspector General (DOL-OIG), Southeast Region made the announcement.

This case was investigated by the USPS OIG, SBA OIG, and DOL-OIG. This case is being prosecuted by Assistant U.S. Attorney Daniel Bernstein.

*The charges contained in the indictment are merely accusations and the defendants are presumed innocent unless and until proven guilty.*

In March 2020, the Coronavirus Aid, Relief, and Economic Security ("CARES") Act was enacted. It was designed to provide emergency financial assistance to the millions of Americans suffering the economic effects caused by the COVID-19 pandemic. Among other sources of relief, the CARES Act authorized and provided funding to the SBA to provide Economic Injury Disaster Loans ("EIDLs") to eligible small businesses, including sole proprietorships and independent contractors, experiencing substantial financial disruptions due to the COVID-19 pandemic to allow them to meet financial obligations and operating expenses that could otherwise have been met had the disaster not occurred. EIDL applications were submitted directly to the SBA via the SBA's on-line application website, and the applications were processed and the loans funded for qualifying applicants directly by the SBA.

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 Southern District of Florida's U.S. Attorney's Office to 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. For more information on the department's response to the pandemic, please click <https://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: <https://www.justice.gov/disaster-fraud/ncdf-disaster-complaint-form>.

Related court documents and information may be found on the website of the District Court for the Southern District of Florida at [www.flsd.uscourts.gov](http://www.flsd.uscourts.gov) or on <http://pacer.flsd.uscourts.gov> under case number 24-CR-20079.

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## Contact

Public Affairs Unit

U.S. Attorney's Office

Southern District of Florida

USAFLS.News@usdoj.gov

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