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2010 JUN -7 PM 1:52  
CLERK U.S. DISTRICT COURT  
NORTHERN DISTRICT OF OHIO  
CLEVELAND

IN THE UNITED STATES DISTRICT COURT  
FOR THE NORTHERN DISTRICT OF OHIO  
WESTERN DIVISION

UNITED STATES OF AMERICA, )  
 )  
 Plaintiff, )  
 )  
 v. )  
 )  
 )  
 )  
 )  
 )  
 HOR I. AKL, and )  
 AMERA A. AKL, )  
 )  
 Defendants. )

INDICTMENT

3:10CR251

VIOLATIONS:  
18 U.S.C. §§ 2339B, 1956(h), 157(1),  
152(7), 1621(1), 844(h)(1), and 2

JUDGE CARR

INTRODUCTION

1. At all times relevant to this Indictment, HOR I. AKL (hereinafter "HOR AKL") was a resident of Toledo, Ohio and a dual citizen of the United States and Lebanon.
2. At all times relevant to this Indictment, AMERA A. AKL (hereinafter "AMERA AKL") was resident of Toledo, Ohio and a citizen of the United States. On or about September

30, 2009, AMERA AKL also obtained Lebanese citizenship. AMERA AKL is married to HOR AKL.

3. At all times relevant to this Indictment, an individual known to the Grand Jury (hereinafter "Unindicted Co-Conspirator #1") was a resident of Lebanon and a brother of HOR AKL.

4. At all times relevant to this Indictment, an individual known to the Grand Jury (hereinafter "Unindicted Co-Conspirator #2") was a resident of Maumee, Ohio and a brother of AMERA AKL.

5. At all times relevant to this Indictment, an individual known to the Grand Jury (hereinafter "Individual A") was a paid informant of the Federal Bureau of Investigation.

6. At all times relevant to the Indictment, HOR AKL and AMERA AKL discussed, described, proposed, and promoted themselves as capable of conducting numerous illegal frauds, schemes, and money transfers that capitalized on their family relationships, associates, and business connections in both Ohio and Lebanon, including the following:

a. On or about May 20, 2009, AMERA AKL stated, in sum and substance, that she removed all of the equity from the Akls' residence prior to August 28, 2008, when HOR AKL filed a bankruptcy petition. AMERA AKL further stated, in sum and substance, that bankruptcy was a situation that must be planned for in advance by obtaining credit cards and accruing debt on those credit cards that would be dissolved in bankruptcy proceedings. As set forth further below, a portion of these funds were transferred to Lebanon in order to conceal assets from the United States Bankruptcy Court;

b. On or about June 3, 2009, HOR AKL stated that he spent \$46,000 and \$22,000 while in Lebanon on two separate occasions, respectively. As stated further in the Indictment, these amounts were carried by HOR AKL in cash from the United States and without filing the required currency reports;

c. On or about June 4, 2009, HOR AKL stated, in sum and substance, that he falsely claimed AMERA AKL as an employee of his restaurant business in order to obtain credit cards in her name;

d. On or about August 3, 2009, AMERA AKL stated, in sum and substance, she and HOR AKL were looking for something illegal to do. HOR AKL added that he had "something going" for which AMERA AKL would receive \$75 per day. HOR AKL further stated, in sum and substance, that he had "connections";

e. On or about August 3, 2009, AMERA AKL proposed engaging in "Lebanese Lightning," which she described as setting fire to one's vehicle, calling a towing company and the police, and falsely claiming that the car caught fire on its own. AMERA AKL stated, in sum and substance, that she previously set fire to a 1998 Jeep in approximately late 2001. AMERA AKL also described additional vehicles that she had burned for "reimbursement" from other individuals;

f. On or about August 5, 2009, HOR AKL stated, in sum and substance, that he had discussed an insurance fraud scheme with another individual who would file a false claim against HOR AKL's business, so that HOR AKL and the other individual could split the insurance proceeds. HOR AKL also stated, in sum and substance, that this scheme would result in him receiving at least \$60,000 and worker's compensation payments for life;

g. On or about August 5, 2009, HOR AKL stated, in sum and substance, that he was injured, but that he was waiting until the time was right to see a doctor. HOR AKL then proposed faking an automobile accident and splitting the insurance proceeds with another individual in order for HOR AKL to fraudulently obtain \$100,000;

h. On or about August 30, 2009, AMERA AKL requested cash payment for services rendered in order to conceal an existing scheme by HOR AKL to fraudulently receive unemployment compensation;

i. On or about September 2, 2009, HOR AKL stated, in sum and substance, that he carried \$46,000 cash from the United States to Lebanon in his pocket and that he was not stopped and questioned;

j. On or about September 3, 2009, HOR AKL stated, in sum and substance, that one was permitted to carry up to \$10,000 in cash onboard international flights from the United States. HOR AKL further stated, in sum and substance, that he carried \$46,000 from the United States to Lebanon in his own pockets on a prior occasion and over \$10,000 on his person in 2008 prior to filing a bankruptcy petition;

k. On or about September 10, 2009, AMERA AKL stated, in sum and substance, that transporting cash was "easy" and that she had previously done this by concealing cash or checks in magazines and on her person;

l. On or about October 9, 2009, AMERA AKL stated, in sum and substance, that she would "light up" her vehicle because, although she owed \$6,500 on the vehicle, "they" would give her \$12,000;

m. On or about November 3, 2009, AMERA AKL proposed a fraud scheme, where she would provide another individual with a food stamps card and receive cash in

exchange. AMERA AKL further stated, in sum and substance, that she "lost" another individual who had engaged in this scheme with her;

n. On or about December 3, 2009, AMERA AKL stated that she could fraudulently obtain prescription painkillers from an individual receiving Medicaid assistance. AMERA AKL further stated, in sum and substance, that she could sell one OxyContin pill for fifty dollars;

o. On or about January 22, 2010, HOR AKL stated, in sum and substance, that on an unknown date, he previously used another individual to send funds, in an amount less than the \$3,000 reporting requirement, from a bank account in the United States to a bank account in Lebanon.

p. On or about January 28, 2010, HOR AKL stated, in sum and substance, that former employees of HOR AKL's restaurant business had previously sent funds to him in Lebanon via Western Union in amounts less than \$3,000 in order to avoid reporting requirements;

q. On or about January 28, 2010, HOR AKL stated, in sum and substance, that he had previously opened credit cards in the United States and then made withdrawals on these credit cards in Lebanon as a method of transferring funds;

r. On or about February 9, 2010, HOR AKL stated, in sum and substance, that he previously carried \$46,000 cash in his pocket from the United States to Lebanon;

s. On or about February 17, 2010, HOR AKL stated, in sum and substance, that he had assisted another individual with concealing approximately \$100,000 in an appliance that was to be shipped to Lebanon. HOR AKL further stated, in sum and

substance, that this individual had previously shipped approximately \$2 million and weapons to Lebanon using this same method;

t. On or about February 17, 2010, HOR AKL stated, in sum and substance, that he had previously engaged in illegal activity with Unindicted Co-Conspirator #2 that had resulted in approximately \$40,000 to \$50,000 in illegal gain on two or three occasions;

u. On or about February 23, 2010, HOR AKL stated, in sum and substance, that he would assist another individual in concealing approximately \$50,000 in an appliance that would be shipped to Lebanon. This individual would be using the funds in Lebanon to build a house;

v. On or about March 12, 2010, AMERA AKL stated, in sum and substance, that she had previously concealed cashier's checks, in amounts exceeding \$50,000, on her person and transported the cashier's checks to Lebanon.

w. On or about March 26, 2010, AMERA AKL stated, in sum and substance, that she was willing to set fire to another individual's vehicle in order to fraudulently obtain insurance proceeds.

7. At all times relevant to this Indictment, Hizballah was designated by the Secretary of State as a Foreign Terrorist Organization, pursuant to Section 219 of the Immigration and Nationality Act, on or about October 8, 1997, and has remained so designated since that time. Accordingly, donations of money or other forms of material support to Hizballah were and are prohibited.

**COUNT ONE**

The Grand Jury charges:

8. The allegations of paragraphs 1 through 7 of this Indictment are re-alleged and incorporated as if fully rewritten herein.

9. From on or about August 30, 2009, and continuing until the date of this Indictment, in the Northern District of Ohio, and elsewhere, defendants HOR AKL and AMERA AKL did knowingly combine, conspire and agree with and among each other, and with and among others known and unknown to the Grand Jury, to provide material support and resources, to wit, currency and monetary instruments, tangible property, personnel, and services, to a foreign terrorist organization, to wit, Hizballah, which was designated by the Secretary of State as a Foreign Terrorist Organization, pursuant to Section 219 of the Immigration and Nationality Act, on or about October 8, 1997, and has remained so designated since that time.

**MANNER AND MEANS**

10. It was a part of the conspiracy that HOR AKL, AMERA AKL, and Unindicted Co-Conspirator #2 negotiated and agreed upon receiving a percentage of the overall donation to Hizballah as a fee for the transfer of funds.

11. It was a further part of the conspiracy that HOR AKL, AMERA AKL, and Unindicted Co-Conspirator #2 researched, proposed and analyzed methods of transferring funds overseas to Hizballah, including:

a. Using individuals to “courier,” or carry on their bodies, cash to Lebanon, in amounts that totaled less than the \$10,000 reporting requirement related to the transportation of monetary instruments into, or out of, the United States as set forth in Title 31, United States Code, Section 5316 and Title 31, Code of Federal Regulations, Section 103.23; in Lebanon, one or more of the conspirators would then recover the cash and in turn donate the cash to Hizballah;

b. Using individuals to obtain money orders, in amounts less than the \$3,000 reporting requirement related to verification of the identity of persons purchasing monetary instruments for currency as set forth in Title 31, Code of Federal Regulations, Section 103.29; the individuals would purchase the money orders and then mail the money orders to post office boxes in a third country, where the funds would then be transferred to an offshore account in that third country and wire transferred to Lebanon, where one or more of the conspirators would then recover the cash and in turn donate the cash to Hizballah;

c. Using individuals to courier cash, in amounts less than the \$10,000 reporting requirement, to a third country, where the funds would then be transferred to an offshore account in that third country and wire transferred to Lebanon, where one or more of the conspirators would then recover the cash and in turn donate the cash to Hizballah;

d. Using legitimate businesses that deal primarily in cash, including a business in Toledo, Ohio known to the Grand Jury (hereinafter, “Business #1), to over-report revenue that would in actuality be funds disguised and concealed for transfer to Hizballah;



e. Using wealthy individuals in the United States, including individuals known and unknown to the Grand Jury, who had access to substantial funds in both the United States and Lebanon, in order to transfer cash, in avoidance of reporting requirements, from the United States to Lebanon, where one or more of the conspirators would then recover the cash and in turn donate the cash to Hizballah;

f. Purchasing vehicles, including pickup trucks, for use by Hizballah in order to transport weapons, including rockets to be fired at Israel. These vehicles would be shipped directly to Lebanon where they would be transferred as an in-kind contribution to Hizballah;

g. Purchasing vehicles in the United States, shipping the vehicles to Lebanon, reselling the vehicles to pre-arranged buyers in Lebanon, and donating a portion of the sales proceeds to Hizballah;

h. Purchasing goods, including propane tanks and electric generators, in the United States, shipping the goods to Lebanon, reselling the goods in Lebanon, and donating a portion of the sales proceeds to Hizballah;

i. Concealing cash, in amounts exceeding the \$10,000 reporting requirement, inside appliances that would be shipped from the United States to Lebanon, where one or more of the conspirators would then recover the cash and in turn donate the cash to Hizballah;

j. Concealing cash, in amounts exceeding the \$10,000 reporting requirement, inside vehicles and vehicle accessories that would be shipped from the United States to Lebanon, where one or more of the conspirators would then recover the cash and in turn donate the cash to Hizballah.

12. It was a further part of the conspiracy that HOR AKL, AMERA AKL, Unindicted Co-Conspirator #1 and Unindicted Co-Conspirator #2 arranged for HOR AKL and Unindicted Co-Conspirator #1 to meet with Hizballah members and representatives in Lebanon, including but not limited to the following actions:

a. HOR AKL repeatedly stated that he would need to travel to Lebanon in order to meet with Hizballah representatives and arrange for proof that the funds were received by Hizballah;

b. AMERA AKL made travel arrangements for HOR AKL to travel to Lebanon, knowing that the travel was undertaken in order to meet with Hizballah representatives and to transfer money to them;

c. HOR AKL advised other individuals, including Unindicted Co-Conspirator #1, to keep the fact of his travel to Lebanon a secret;

d. HOR AKL and AMERA AKL established a cover story for HOR AKL's travel to Lebanon in order to disguise the true purpose of the travel;

e. HOR AKL travelled to Lebanon and met with Unindicted Co-Conspirator #1;

f. HOR AKL stated that he travelled throughout Lebanon in order to meet with high-ranking Hizballah officials. The purpose of these meetings was to verify that Hizballah was willing to accept the funds, to establish a method by which the conspirators would transfer funds to Hizballah, and to establish a method by which Hizballah would provide a receipt for the donated funds;

g. AMERA AKL facilitated communications between conspirators in the United States and HOR AKL in Lebanon;

h. HOR AKL, AMERA AKL, and Unindicted Co-Conspirator #2 discussed the importance of secure communications and the use of code words while communicating with HOR AKL and Unindicted Co-Conspirator #1 in Lebanon;

i. HOR AKL concealed from certain individuals, including U.S. law enforcement officials, the fact that he travelled to Lebanon in order to meet with Hizballah representatives.

13. It was a further part of the conspiracy that HOR AKL, AMERA AKL, and Unindicted Co-Conspirator #2 researched, proposed and analyzed methods of obtaining a receipt from Hizballah that would prove the donated funds had reached their intended destination, including the following methods of receipt:

a. Obtaining a signed document from a named Hizballah official in Lebanon known to the Grand Jury (hereinafter "Hizballah Official #1") acknowledging receipt of the funds;

b. Obtaining a copy of the Koran signed by Hizballah Official #1 acknowledging receipt of the funds;

c. Having Hizballah insert a specific, pre-arranged verse from the Koran into a speech delivered by Hizballah Official #1, which would serve to acknowledge receipt of the funds;

d. Having Hizballah insert specific, pre-arranged hand signals into a speech delivered by Hizballah Official #1, which would serve to acknowledge receipt of the funds;

e. Having Hizballah alter media controlled by Hizballah, including pre-arranged changes to the placement of logos on Hizballah press releases and/or changes to

the placement of logos on Hizballah-controlled websites, which would serve to acknowledge receipt of the funds;

f. Having Hizballah insert specific, pre-arranged phrases into media controlled by Hizballah, including a newspaper and website known to the Grand Jury.

14. It was a further part of the conspiracy that AMERA AKL recruited HOR AKL into the conspiracy.

15. It was a further part of the conspiracy that HOR AKL recruited Unindicted Co-Conspirator #1 and Unindicted Co-Conspirator #2 into the conspiracy.

16. It was a further part of the conspiracy that HOR AKL, AMERA AKL, Unindicted Co-Conspirator #1 and Unindicted Co-Conspirator #2 sought, identified, and recruited the services of additional individuals in order to accomplish the transfer of funds to Hizballah, including:

a. HOR AKL and AMERA AKL sought, identified, and arranged to ship vehicles to Lebanon through an individual known to the Grand Jury;

b. HOR AKL sought, identified, and arranged to transfer funds to Lebanon using a wealthy individual, known to the Grand Jury, with business interests and substantial funds in both the United States and Lebanon, to serve as an unlicensed money transfer service;

c. HOR AKL, AMERA AKL, and Unindicted Co-Conspirator #2 identified individuals who would be willing to serve as couriers to conceal and carry cash, in amounts less than the \$10,000 reporting requirement, to Lebanon;

d. HOR AKL, AMERA AKL, and Unindicted Co-Conspirator #2 identified individuals who would be willing to obtain money orders, in amounts less than the

\$3,000 reporting requirement, that would be mailed to a post-office box in a third country, deposited in an offshore account in that third country, and then wire transferred to Lebanon;

e. HOR AKL and Unindicted Co-Conspirator #1 sought and identified members and representatives of Hizballah in Lebanon who could facilitate a meeting with Hizballah Official #1 and other Hizballah leaders.

17. On or about August 30, 2009, AMERA AKL stated, in sum and substance, that she was willing to transport funds to Hizballah in Lebanon on behalf of Individual A. AMERA AKL asked, in sum and substance, what was "in it" for her. AMERA AKL also asked Individual A to which part of Hizballah the funds should go – the army or the families. AMERA AKL then stated, in sum and substance, that she could personally transport \$20,000 per trip to Lebanon and suggested methods by which Hizballah could provide a receipt for the funds. AMERA AKL offered to approach her husband, HOR AKL, in order to secure his assistance in transporting the funds to Hizballah. With respect to the transfer of funds to Hizballah, AMERA AKL stated, "I can lead the way." On this date, AMERA AKL also stated, in sum and substance, that she dreamed of dressing like Hizballah, carrying a gun, and dying as a martyr.

18. On or about September 2, 2009, HOR AKL stated, in sum and substance, that he had spoken to AMERA AKL about the August 30, 2009 conversation with Individual A. HOR AKL further stated, in sum and substance, that he had previously transported funds from the United States to Lebanon on his own behalf and on behalf of others. HOR AKL offered to personally transport funds on behalf of Individual A and HOR AKL stated, in sum and substance, that he was "well-connected" in Lebanon. HOR AKL asked whether the total amount to be transferred was more than \$1 million or approximately \$500,000. HOR AKL also asked

what percentage of the total amount to be transferred he would receive as a fee. HOR AKL stated, in sum and substance, that if his fee was approximately \$300,000 to \$400,000, then he would probably not return from Lebanon after transporting the funds. HOR AKL also proposed transporting funds by purchasing vehicles in the United States, then selling the vehicles in Lebanon for a profit.

19. On or about September 3, 2009, HOR AKL stated, in sum and substance, that there were many options for transporting the funds to Lebanon, including through the purchase and sale of vehicles and electric generators. HOR AKL stated, in sum and substance, that in order to transport the funds, he would first need to travel to Lebanon. HOR AKL also stated, in sum and substance, that sending the money to Lebanon would have a "cost." HOR AKL also stated, in sum and substance, that he knew individuals in Lebanon who were associated with, or members of, Hizballah and that his brother, Unindicted Co-Conspirator #1, was an important person in Lebanon.

20. On or about September 3, 2009, AMERA AKL stated, in sum and substance, that everyone would get their "cut" for participating and that "you do it the right way or you don't do it." AMERA AKL also stated, in sum and substance, that they could have transferred \$500,000 if they had been asked earlier in 2009, such as at the beginning of summer, when the travel to Lebanon would have coincided with well-established travel patterns.

21. On or about September 10, 2009, HOR AKL stated, in sum and substance and in the presence of AMERA AKL, that he understood the funds were being transported to the "terrorists." HOR AKL also stated, in sum and substance, that he understood the funds would be sent to a designated terrorist organization and used to target Israel. HOR AKL also detailed methods of transporting the funds to Lebanon, including purchasing and re-selling vehicles, and

using individuals to carry the funds on their persons. HOR AKL stated, in sum and substance, that any individuals who carried funds on their persons would carry less than \$10,000 in order to avoid a reporting requirement. HOR AKL stated, in sum and substance, that he was familiar with the \$3,000 reporting requirement related to money orders and Western Union wire transfers. HOR AKL also suggested methods by which Hizballah could provide a receipt for the funds. HOR AKL also stated, in sum and substance, that he would charge a fee of thirty percent on a transfer of one million dollars.

22. On or about September 10, 2009, AMERA AKL stated, in sum and substance, that she and HOR AKL had transported cash from the United States to Lebanon on prior occasions by concealing the cash on their persons and in magazines.

23. On or about October 20, 2009, HOR AKL stated, in sum and substance, that transporting funds to Hizballah would result in him making money and "gaining some merits" at the same time. HOR AKL also suggested methods by which Hizballah could provide a receipt for the funds. HOR AKL also stated, in sum and substance, that he knew individuals in the military branch of Hizballah and that he could arrange a meeting with Hizballah Official #1. HOR AKL stated, in sum and substance, that Unindicted Co-Conspirator #1 operated a recreation club in Lebanon that was used frequently by Hizballah in order to conduct meetings. HOR AKL stated, in sum and substance, that AMERA AKL knew that Hizballah used the recreation club in order to conduct meetings. HOR AKL also stated, in sum and substance, that he would travel to Lebanon and return with names, information, and a plan for transporting the funds. HOR AKL also stated, in sum and substance, that he had well-established connections with Hizballah, in that Hizballah had stored artillery, firearms, and rockets in the family home of HOR AKL.

24. On or about November 3, 2009, HOR AKL stated, in sum and substance, that he would travel to Lebanon and return with contact information for individuals within Hizballah. HOR AKL again stated, in sum and substance, that he could meet with Hizballah Official #1 during a trip to Lebanon. HOR AKL also detailed various methods for transporting funds to Lebanon, including the use of post office boxes and offshore accounts in order to deposit money orders in amounts less than the \$3,000 reporting requirement. HOR AKL also proposed using wealthy individuals in the United States who owned property in Lebanon to operate as unlicensed money transmittal services. HOR AKL also stated, in sum and substance, that his objective was to make money and to perform good deeds.

25. On or about December 7, 2009, HOR AKL stated, in sum and substance, that he was ready to move forward with the plan to transport funds to Hizballah. HOR AKL discussed the timing of his departure to Lebanon and explained that he was going to Lebanon in order to personally meet with Hizballah Official #1, or Hizballah representatives, in order to ensure that the funds would be received by Hizballah. HOR AKL also proposed using Business #1 in order to over-report cash income received, which would then be taxed and therefore "legitimate," as these funds could subsequently be declared, as required by federal law, during transport to Lebanon and forwarded on to Hizballah. HOR AKL stated, in sum and substance, that he and Unindicted Co-Conspirator #1 were "well-connected" in Lebanon.

26. On or about December 16, 2009, HOR AKL discussed taking a trip to Lebanon and reviewed at least two methods of transporting funds to Lebanon, including shipping vehicles and using an offshore account in another country. HOR AKL stated, in sum and substance, that he had discussed these methods of transporting funds with Unindicted Co-Conspirator #2 and that they were Unindicted Co-Conspirator #2's ideas. HOR AKL also discussed how he would



communicate with persons in the United States while he was in Lebanon. HOR AKL further stated, in sum and substance, that he could be reached at certain telephone numbers in Lebanon.

27. On or about December 22, 2009, HOR AKL stated, in sum and substance, that he was willing to travel to Lebanon anytime after the New Year. HOR AKL also discussed how he would communicate with persons in the United States while he was in Lebanon. HOR AKL further stated, in sum and substance, that telephone coverage in Lebanon was good and that there were telephone numbers in Lebanon where he could be reached.

28. On or about January 12, 2010, HOR AKL stated, in sum and substance, that he had consulted on several occasions with Unindicted Co-Conspirator #2 about transferring funds to Lebanon. HOR AKL further stated, in sum and substance, that Unindicted Co-Conspirator #2 had devised numerous methods to transfer funds to Lebanon. HOR AKL agreed to arrange a meeting with Unindicted Co-Conspirator #2 the next day in order to discuss the transfer of funds to Hizballah.

29. On or about January 13, 2010, HOR AKL and Unindicted Co-Conspirator #2 met with Individual A. On this date, Unindicted Co-Conspirator #2 stated, in sum and substance, that he understood that the point was to move money from the United States to Lebanon without anyone knowing about it. When told that the funds would be transferred to Hizballah, Unindicted Co-Conspirator #2 stated, "I support Hizballah." Unindicted Co-Conspirator #2 further stated, in sum and substance, that he had no problem with the fact that the funds would go to support Hizballah's military activities. HOR AKL and Unindicted Co-Conspirator #2 proposed using couriers to carry cash, in amounts less than the \$10,000 reporting requirement, to Lebanon. Unindicted Co-Conspirator #2 asked whether the funds were currently "clean," meaning not derived from criminal activity, held in a bank account, and on which taxes had been

paid. Unindicted Co-Conspirator #2 also asked whether the funds were derived from criminal activity and held in cash. HOR AKL also proposed purchasing 15 to 20 pickup trucks to be resold in Lebanon as a method of transferring funds. HOR AKL and Unindicted Co-Conspirator #2 stated, in sum and substance, that a receipt signaling that the money had been received would be important. Unindicted Co-Conspirator #2 stated, in sum and substance, that Hizballah as the ultimate destination of funds was acceptable to him.

30. On or about January 22, 2010, HOR AKL stated, in sum and substance, that Unindicted Co-Conspirator #2 was an additional participant in the money transfer operation. On this date, Individual A told HOR AKL that the money was "clean" and existed in a bank account, to which HOR AKL responded that this might mean he could transfer funds electronically to Lebanon. HOR AKL then produced a deposit receipt for a bank account in Lebanon in the name of Unindicted Co-Conspirator #1. HOR AKL stated, in sum and substance, that the importance of his trip to Lebanon was to make connections. HOR AKL also stated, in sum and substance, that Hizballah trusts Unindicted Co-Conspirator #1 because they are already doing business together. As a result of this relationship, HOR AKL stated, in sum and substance, that he too would be trusted by Hizballah.

31. On or about January 28, 2010, HOR AKL and Unindicted Co-Conspirator #2 met with Individual A. On this date, HOR AKL and Unindicted Co-Conspirator #2 were told that the funds existed in a bank account and totaled almost one million dollars. HOR AKL stated, in sum and substance, that it was a "done deal" that he was going to Lebanon. HOR AKL also proposed transferring the funds using other individuals to wire transfer amounts less than the \$3,000 reporting requirement. HOR AKL stated, in sum and substance, that the first step was for him to go to Lebanon in order to arrange a meeting with Hizballah representatives. Unindicted Co-

Conspirator #2 stated, in sum and substance, that an easy method of transferring funds was to send five couriers with cash to a third country, where the funds would be deposited into an offshore bank account and sent to Lebanon via wire transfer. Unindicted Co-Conspirator #2 and HOR AKL discussed how they would communicate while HOR AKL was in Lebanon in order to evade government surveillance. HOR AKL and Unindicted Co-Conspirator #2 agreed that HOR AKL would only call Unindicted Co-Conspirator #2 from a number in Lebanon with which Unindicted Co-Conspirator #2 had an already-established call pattern, such as with a relative. Unindicted Co-Conspirator #2 and HOR AKL also agreed to use code words involving work and business travel in order to conceal the true subject matter of their conversations. HOR AKL also stated, in sum and substance, that Hizballah needed trucks to carry rockets. HOR AKL stated, in sum and substance, that he would not tell anyone about travelling to Lebanon. HOR AKL stated, in sum and substance, that he would use Unindicted Co-Conspirator #1 in order to arrange meetings with Hizballah representatives in Lebanon. HOR AKL also stated, in sum and substance, that the likelihood was "100 percent" that he would meet with a "big boss," including Hizballah Official #1, during a trip to Lebanon. Unindicted Co-Conspirator #2 stated, in sum and substance, that he would not accompany HOR AKL on the first trip to Lebanon, but that he would be available to go any other time that was necessary. HOR AKL then stated that he would be available to travel to Lebanon in March.

32. On or about February 9, 2010, HOR AKL and Unindicted Co-Conspirator #2 met with Individual A. Unindicted Co-Conspirator #2 stated, in sum and substance, that they could use individuals employed at Business #1 to carry cash, in an amount less than the \$10,000 reporting requirement, to a third country. Unindicted Co-Conspirator #2 further stated, in sum and substance, that the employees of Business #1 would receive wire transfers, in amounts less

than the \$3,000 reporting requirement, while the employees were in the third country. HOR AKL stated, in sum and substance, that the funds could then be transferred from the third country to accounts in Lebanon opened under the name of Unindicted Co-Conspirator #1 and/or the names of HOR AKL's mother and sister. HOR AKL stated, in sum and substance, that he would travel to Lebanon in order to withdraw the funds. Unindicted Co-Conspirator #2 stated, in sum and substance, that he could travel to the third country to research the feasibility of this plan in person, as he would not research the plan over the Internet or while he was in the United States.

33. On or about February 13, 2010, AMERA AKL stated that she knew the details of the proposed transfer of funds and of HOR AKL's trip to Lebanon in order to arrange a meeting with Hizballah representatives. AMERA AKL stated, in sum and substance, that HOR AKL and Unindicted Co-Conspirator #2 could accomplish this part of the plan with no problem.

34. On or about February 17, 2010, HOR AKL agreed to travel to Lebanon in early March, 2010. HOR AKL identified the travel agent that he would use in order to make the travel arrangements. HOR AKL also stated, in sum and substance, that he would fly via Air France and would purchase the ticket in cash one week before his travel date.

35. On or about February 17, 2010, HOR AKL proposed an additional method of transferring funds to Lebanon, using appliances to hide cash and then shipping these appliances to Lebanon, where HOR AKL would then retrieve the cash. HOR AKL stated, in sum and substance, that he had assisted an individual with smuggling approximately \$100,000 using this method and that the same individual had previously smuggled over two million dollars and weapons to Lebanon using this same method. HOR AKL also proposed sending three refrigerators, each concealing approximately \$200,000 in cash, to Lebanon where HOR AKL would meet each shipment in order to retrieve the cash. HOR AKL stated, in sum and substance,

that Unindicted Co-Conspirator #2 would be useful in transferring the funds to Hizballah because of his good credit, personal wealth, salaried job, and fluent English. HOR AKL also discussed the connections he planned to make in Lebanon with Hizballah and stated, in sum and substance, that Unindicted Co-Conspirator #1 would take HOR AKL to meet a named Hizballah official known to the Grand Jury (hereinafter "Hizballah Official #2). HOR AKL also stated, in sum and substance, that he believed it would be possible to meet "the boss" while in Lebanon, referring to Hizballah Official #1.

36. On or about February 18, 2010, AMERA AKL stated that she made the reservation for HOR AKL's trip to Lebanon.

37. On or about February 18, 2010, HOR AKL stated, in sum and substance, that he intended to meet representatives of Hizballah upon arrival in Lebanon and might be able to return early to the United States. HOR AKL also described his desire to have the funds available upon his return from Lebanon. HOR AKL once again proposed using appliances in order to conceal cash and stated, in sum and substance, that Unindicted Co-Conspirator #2 would purchase the appliances and make the shipping arrangements. HOR AKL stated, in sum and substance, that while he was in Lebanon, he would communicate only with AMERA AKL or Unindicted Co-Conspirator #2 by telephoning them from a relative's home in Lebanon.

38. On or about February 23, 2010, HOR AKL and AMERA AKL went to a travel agency in Michigan, known to the Grand Jury, where they purchased a round-trip ticket from Detroit to Beirut, Lebanon for approximately \$1,060, a portion of which was paid for by HOR AKL and AMERA AKL. On this date, HOR AKL again explained his plan to conceal the funds in appliances purchased by Unindicted Co-Conspirator #2 and shipped to Lebanon by Unindicted Co-Conspirator #2.

39. On or about February 23, 2010, AMERA AKL stated, in sum and substance, that HOR AKL would telephone AMERA AKL directly while he was in Lebanon and that AMERA AKL could then relay any messages from HOR AKL.

40. On or about February 27, 2010, HOR AKL stated, in sum and substance, that he had spoken with Unindicted Co-Conspirator #1 via telephone and HOR AKL had instructed Unindicted Co-Conspirator #1 to keep the fact of HOR AKL's travel to Lebanon a secret.

41. On or about March 1, 2010, HOR AKL boarded an Air France flight at Detroit Metro Airport and departed for Beirut via Paris, France.

42. On or about March 3, 2010, AMERA AKL stated to Individual A, in sum and substance, that she had spoken with HOR AKL in Lebanon. AMERA AKL also stated, in sum and substance, that HOR AKL would be meeting with the "doctor," meaning a high-level Hizballah leader, in two days.

43. On or about March 4, 2010, AMERA AKL stated to Individual A, in sum and substance, that she had spoken with HOR AKL in Lebanon and that HOR AKL was going to meet with the "doctor," meaning a high-level Hizballah leader. AMERA AKL stated, in sum and substance, that she would not let HOR AKL state the name of the "doctor" on the phone.

44. On or about March 10, 2010, HOR AKL arrived at Detroit Metro Airport on an Air France flight from Beirut via Paris, France. Upon arrival in the United States, HOR AKL made false statements to officials of the United States Customs and Border Patrol regarding the nature of his trip to Lebanon and the source of the funds used to pay for his travel. On this date, HOR AKL also stated, in sum and substance, that after several days in Lebanon, he and Unindicted Co-Conspirator #1 met with representatives of Hizballah, including Hizballah Official #1. HOR AKL further stated, in sum and substance, that Hizballah was willing to

receive funds from Individual A and would provide receipt of the funds by posting a pre-arranged message in a named, Hizballah-controlled publication. HOR AKL further stated, in sum and substance, that the plan was still to conceal the funds inside appliances and that "we are ready" to send all the funds in one shipment.

45. On or about March 12, 2010, HOR AKL again stated, in sum and substance, that he had arranged for a specific message to appear in a named, Hizballah-controlled publication upon receipt of the funds from Individual A. HOR AKL also stated, in sum and substance, that he would meet with Unindicted Co-Conspirator #2 on this same date in order to update him on the details of the Lebanon trip and the plan to transfer funds.

46. On or about March 18, 2010, HOR AKL stated, in sum and substance, that he was still willing to transfer the funds to Hizballah, but that he was waiting for the funds to arrive. HOR AKL then explained, in the presence of AMERA AKL, that the situation was very dangerous and that he would like to deliver the funds by May 8. HOR AKL further stated, in sum and substance, that if the funds are not delivered by that date, then both HOR AKL and Unindicted Co-Conspirator #1 will be questioned due to their meeting with Hizballah leaders. HOR AKL once again stated, in sum and substance, that the funds would be transported using appliances to conceal them. HOR AKL further stated, in sum and substance, that Unindicted Co-Conspirator #2 would purchase the appliances and make the shipping arrangements. HOR AKL also stated, in sum and substance, that he could acquire a signal from Hizballah before receiving the funds, but that he would only arrange this for a fee of \$10,000.

47. On or about March 18, 2010, AMERA AKL stated, in sum and substance, that Hizballah would investigate HOR AKL's activities and would know with whom HOR AKL has been in contact.

48. On or about March 26, 2010, HOR AKL stated, in sum and substance and in the presence of AMERA AKL, that he would arrange a signal from Hizballah before receiving the funds, but that he was reluctant to do so without providing some monetary contribution to Hizballah. HOR AKL proposed sending Hizballah an amount of \$10,000 composed of \$5,000 contributed by Individual A and \$5,000 that HOR AKL would borrow from Unindicted Co-Conspirator #2.

49. On or about March 30, 2010, HOR AKL stated, in sum and substance, that he would conceal the funds inside the Akls' truck and then ship the vehicle to Lebanon. HOR AKL explained that Unindicted Co-Conspirator #2 would make the shipping arrangements for the truck.

50. On or about March 30, 2010, AMERA AKL met with a representative from the leasing company holding the title to the Akls' truck in order to arrange for a purchase of the vehicle and a transfer of title to AMERA AKL.

51. On or about April 15, 2010, when asked what denomination of funds would be required in order to effectuate the money transfer, HOR AKL stated, in sum and substance, that they would need \$100 bills. On this date, HOR AKL also outlined a plan to transfer the funds by concealing them inside a Jeep Wrangler vehicle. HOR AKL stated, in sum and substance, that he would purchase a Jeep Wrangler at an auto auction in Toledo, Ohio with the assistance of a local car dealer, an individual known to the Grand Jury (hereinafter, "Individual B"). HOR AKL then stated, in sum and substance, that the funds would be concealed inside this Jeep Wrangler, which would then be shipped to Lebanon via the car dealership owned by Individual B. HOR AKL also stated, in sum and substance, that depending upon the volume and size of the cash to be transferred, they may use a vehicle owned by AMERA AKL in order to conceal the cash.



HOR AKL stated, in sum and substance, that if two vehicles were necessary, then Unindicted Co-Conspirator #2 would provide the necessary funds to purchase a vehicle and obtain the title in order to ship the vehicle to Lebanon. HOR AKL further stated, in sum and substance, that once the vehicle was shipped, he would purchase a plane ticket to Lebanon and would receive the vehicle with Unindicted Co-Conspirator #1, who would assist HOR AKL in removing the funds and providing the cash to Hizballah.

52. On or about April 15, 2010, AMERA AKL stated, in sum and substance, that she supported the transfer and just wanted to get it done.

53. On or about April 18, 2010, HOR AKL stated, in sum and substance and in the presence of AMERA AKL, that he had spoken with Individual B about shipping vehicles to Lebanon; Individual B had suggested sending the vehicle inside a shipping container if they wished to limit scrutiny from customs officials. HOR AKL further stated, in sum and substance, that Individual B had scheduled, pre-arranged shipping containers that depart approximately every fifteen days. HOR AKL further stated, in sum and substance, that Unindicted Co-Conspirator #2 would purchase a vehicle, currently registered in the name of AMERA AKL, in order to allow it to be shipped to Lebanon. HOR AKL further stated, in sum and substance, that he would buy side-step rails for the vehicle, conceal the funds inside the side-step rails, and then attach the side-step rails to the vehicle. HOR AKL used a stack of one dollar bills in order to demonstrate the method that would be used to roll the funds and how the funds would sit inside the side-step rail. HOR AKL further stated, in sum and substance, that he would cover the window in his garage with wood, in order to prevent anyone from observing him while he concealed the funds.

54. On or about April 26, 2010, HOR AKL stated, in sum and substance and in the presence of AMERA AKL, that he would purchase a Jeep Wrangler upon receipt of the funds to be transferred. HOR AKL further stated, in sum and substance, that Individual B could ship a vehicle every week, so the vehicle could be shipped upon receipt of the funds. HOR AKL further stated, in sum and substance, that he had recently spoken to Unindicted Co-Conspirator #1 via telephone. HOR AKL further stated, in sum and substance, that he was concerned about the need to complete the transfer of funds because one does not mess with Hizballah because they are dangerous. HOR AKL further stated, in sum and substance, that he had the best plan for transferring the money. HOR AKL further stated, in sum and substance, that he would cover the window in his garage with wood on the next day.

55. On a date uncertain, but between April 26, 2010 and May 5, 2010, HOR AKL covered a window in his garage with wood in order to prevent others from observing any activities within the garage. This action was consistent with HOR AKL's statements on April 18, 2010 and April 26, 2010, that he would cover a window in the garage in order to prevent individuals from observing him while he concealed the funds within a vehicle or vehicle accessories.

56. On or about May 5, 2010, HOR AKL detailed, in the presence of AMERA AKL, the steps to be taken in order to transfer funds to Hizballah, including purchasing a vehicle at an auto auction, concealing the funds inside the vehicle at the Akl residence, using a shipping company to send the vehicle to Lebanon, and travelling to Lebanon in order to recover the funds from the vehicle. HOR AKL further stated, in sum and substance, that he would arrange to have the vehicles shipped from Individual B's dealership on the same date that the vehicle would be dropped off at the dealership. HOR AKL estimated that it would take three to four days to

conceal the cash inside the vehicle. HOR AKL also stated, in sum and substance, that the Akls would use their percentage of the funds to pay bills and start a business, but that this money would be left in the United States with AMERA AKL.

57. On or about May 13, 2010, AMERA AKL stated via telephone, in sum and substance, that on the previous day, she and HOR AKL went to an auto parts store, where AMERA AKL and HOR AKL located the side-step rails that would be used to conceal cash. AMERA AKL further stated, in sum and substance, that she had obtained a parts catalog. During this conversation, AMERA AKL spoke using code words in order to conceal the true meaning of her conversation from law enforcement, including the use of code words such as "egg" and "chicken" in order to indicate dollar amounts and the transfer of funds.

58. On or about May 14, 2010, HOR AKL stated, in sum and substance, that he and AMERA AKL would need five days in order to obtain title to the Dodge Ram pickup truck, but that the title could be obtained by paying the full amount owed on the truck. At some point prior to this date, HOR AKL purchased two "running boards" and two side-rails for the Dodge Ram pickup truck for approximately \$700 in order to conceal the cash for transport to Lebanon. Also on this date, HOR AKL and AMERA AKL demonstrated on their laptop computer the location of the Hizballah-controlled website, known to the Grand Jury, where a pre-arranged phrase would be printed in order to signal receipt of the funds by Hizballah.

59. On or about May 17, 2010, AMERA AKL stated, in sum and substance, that she would arrange to pay off the remaining balance on her 2004 Chevrolet Trailblazer in order to obtain title to the vehicle, thereby enabling HOR AKL to conceal the cash inside this vehicle and allowing for the vehicle to be shipped to Lebanon. HOR AKL stated, in sum and substance, that

he would purchase additional vehicle accessories in order to fit the 2004 Chevrolet Trailblazer for the concealment of cash.

60. On or about May 18, 2010, HOR AKL stated, in sum and substance, that AMERA AKL had arranged to pay the balance remaining on the 2004 Chevrolet Trailblazer and would do so the next day. HOR AKL stated, in sum and substance, that they would have the title to the 2004 Chevrolet Trailblazer and the accessories, including a front grill and side-step rails, for this vehicle by May 21, 2010. HOR AKL also used a ruler and a stack of 100 one dollar bills in order to estimate the amount of cash that could be concealed within the vehicle accessories that would be purchased for the 2004 Chevrolet Trailblazer.

61. On or about May 20, 2010, the state of Ohio re-issued a title to AMERA AKL for the 2004 Chevrolet Trailblazer. This title was issued to AMERA AKL after the lien attached by Fifth Third Bank was removed, indicating that full payment had been made on the outstanding balance owed on the 2004 Chevrolet Trailblazer.

62. On or about May 24, 2010, HOR AKL stated, in sum and substance, that he was ready and that he had obtained the parts that they need. On this date, HOR AKL possessed the side-step rails that would be used to conceal the funds on the Chevy Trailblazer. HOR AKL further demonstrated that, using the side-step rails, he could conceal \$60,000 in each of the two steps on one rail; \$100,000 in the curved area of the side-step rail; and an additional \$150,000 in the area of the side rail between the two steps. HOR AKL further stated, in sum and substance, that he planned to place expanding foam in the end of the side-step rail and glue the black cap back on the end of the side-step rail. HOR AKL further stated, in sum and substance, that he could conceal additional funds inside the back door of the Chevy Trailblazer. On this date, HOR AKL and AMERA AKL possessed a title to the Chevy Trailblazer that had been obtained

by AMERA AKL after full payment had been made on the vehicle, thereby obtaining a title that was clear of any liens and, as a result, eligible to be shipped to Lebanon.

63. On or about May 30, 2010, HOR AKL stated, in sum and substance, that he was going to purchase household items that would be shipped in a container along with the 2004 Chevy Trailblazer to Lebanon in order to avoid additional scrutiny from customs officials. HOR AKL further stated, in sum and substance, that he would have Individual B order the shipping container for June 3, 2010. HOR AKL further stated, in sum and substance, that if the funds were received on June 3, then the cash would be concealed within vehicle accessories on that date, the vehicle accessories would be installed on to the vehicle the next day, and the vehicle would be in the custody of the shipping company by June 4, 2010. HOR AKL further expressed his intent to arrive in Lebanon two weeks prior to the delivery of the vehicle.

64. On or about June 1, 2010, HOR AKL stated, in sum and substance, that he had visited Individual B on this date and provided 300 dollars to reserve a shipping container. HOR AKL further stated, in sum and substance, that the shipping container would be delivered on June 4, 2010, and would be picked up by the shipping company later on that date. HOR AKL further stated, in sum and substance, that he would meet with Individual B on June 2, 2010, in order to transfer title to Individual B to allow for shipping the 2004 Chevy Trailblazer to Lebanon. HOR AKL further stated, in sum and substance, that he would use latex gloves when handling the cash to be transferred. HOR AKL further stated, in sum and substance, that he would use coffee grounds inside the vehicle accessories in order to disguise the cash from canines used by customs officials.

65. On or about June 3, 2010, Individual A delivered \$200,000 in cash to HOR AKL and AMERA AKL. Shortly thereafter, HOR AKL and AMERA AKL were observed inside their

residence wearing latex/rubber gloves in possession of approximately \$200,000 in cash. HOR AKL and AMERA AKL were located within close proximity to various automobile accessories, plastic wrap, latex/rubber gloves, duct tape, and fragrant insect repellent sticks. A portion of the money had been prepared for concealment into the automobile accessories, as it was wrapped in plastic and taped into a bundle.

All in violation of Title 18, United States Code, Section 2339B.

**COUNT TWO**

The Grand Jury further charges:

66. The allegations of paragraphs 1 through 65 of this Indictment are re-alleged and incorporated as if fully rewritten herein.

67. From on or about August 30, 2009 and continuing through the date of this Indictment, in the Northern District of Ohio, and elsewhere, defendants HOR AKL and AMERA AKL, did knowingly combine, conspire and agree with and among each other, and with and among others known and unknown to the Grand Jury, to commit offenses against the United States in violation of Title 18, United States Code, Sections 1956(a)(3)(A) and 1956(a)(3)(C), to wit, to knowingly conduct a financial transaction affecting interstate or foreign commerce involving property represented to be property used to conduct and facilitate specified unlawful activity, to wit: material support to a foreign terrorist organization in violation of Title 18, United States Code, Section 2339B, and with the intent to promote the carrying on of said specified unlawful activity, and with the intent to avoid a transaction reporting requirement under State and Federal law.

All in violation of Title 18, United States Code, Section 1956(h).

**COUNT THREE**

The Grand Jury further charges:

68. Beginning on or about a date uncertain but at least as early as December 10, 2007, through the date of this Indictment, in the Northern District of Ohio, the defendant HOR AKL devised a scheme and artifice to defraud his creditors, including Bank of America, Chase, Discover, and Fifth Third Bank, and the bankruptcy trustee in his bankruptcy case.

69. For the purpose of executing this scheme and artifice to defraud:

a. On or about December 10, 2007, HOR AKL requested and received an increase on his line of credit in his Bank of America account (BA 1369, hereinafter) from \$4,000 to \$26,600;

b. On or about December 12, 2007, HOR AKL transferred \$14,000 from account BA 1369 to his Huntington Bank account (H 1967, hereinafter);

c. On or about December 20, 2007, HOR AKL transferred \$11,000 from account BA 1369 to account H 1967;

d. On or about December 26, 2007, HOR AKL issued a check to cash, in the amount of \$766, from account H 1967;

e. On or about January 4, 2008, HOR AKL issued a check to cash in the amount of \$10,000, from account H 1967;

f. On or about January 7, 2008, HOR AKL issued a check to cash in the amount of \$3,000 from account H 1967;

g. On or about January 12, 2008, HOR AKL transferred, in two separate transactions, \$5,400 and \$3,900 from his JP Morgan Chase credit card account, (JP 4293, hereinafter), to his wife's Discover card account, DC 4112; and Sears credit card account

(S 4461), respectively; on that same date, HOR AKL made two additional separate transfers from his other JP Morgan Chase credit card account, (JP 8279, hereinafter), totaling \$8,250, into his wife's Bank of America credit card account (BA 9982), and Sears credit card account (S 4461);

h. On or about January 15, 2008, HOR AKL obtained a \$500 cash advance from account BA 1369;

i. HOR AKL stated that he transferred as much as \$170,000 overseas, to Lebanon, and transferred ownership of personal and real property from his name to family members' names, in anticipation of filing for bankruptcy in the United States;

j. On or about August 28, 2008, HOR AKL caused the filing of a petition for personal bankruptcy under Title 11 of the United States Code, in the United States Bankruptcy Court for the Northern District of Ohio;

k. HOR AKL verified that the information provided in the petition and attachments was true and correct, under penalty of perjury.

70. From on or about August 29, 2008 and continuing to the date of this Indictment, HOR AKL provided false material information, concealed assets, and failed to disclose transfers of assets, including funds and real property, on his bankruptcy petition and related documents, and during official bankruptcy proceedings.

All in violation of Title 18, United States Code, Sections 157(1) and 2.



**COUNT FOUR**

The Grand Jury further charges:

71. The allegations set forth in paragraph 69, sub-paragraphs a. through k., and paragraph 70 of Count Three of this Indictment are re-alleged and incorporated as if fully rewritten herein.

72. On or about October 27, 2008, in the Northern District of Ohio, the defendant, HOR AKL, while under oath that he would testify, declare and depose truly as a witness and petitioner at the meeting of creditors held under Section 341 of Title 11 (the U.S. Bankruptcy Code), conducted by the trustee appointed by the U.S. Trustee's office regarding the defendant's bankruptcy case, and having taken the oath before the trustee in a bankruptcy case in which United States law authorized the administration of the oath, willfully and contrary to such oath gave testimony concerning a material matter which he did not believe to be true, in that the defendant, when asked by the trustee whether he had "given away, sold or transferred any property in the past year" and whether he had "made any payments or transferred any property to friends or family members within the past four years," answered "NO" to each question, and this testimony, as the defendant then well knew and believed, was false in that the defendant had transferred his property, including but not limited to funds, to family members within a year of said testimony.

All in violation of Title 18, United States Code, Section 1621(1).

**COUNT FIVE**

The Grand Jury further charges:

73. The allegations set forth in paragraph 69, sub-paragraphs a. through k., and paragraph 72 of Count Four of this Indictment are re-alleged and incorporated as if fully rewritten herein.

74. From at least as early as December 10, 2007, through on or about August 29, 2008, in the Northern District of Ohio, and elsewhere, the defendant HOR AKL, in a personal capacity and in contemplation of a case filed by the defendant under Title 11 of the United States Code (the U.S. Bankruptcy Code) and with the intent to defeat the provisions of Title 11 of the United States Code knowingly and fraudulently transferred and concealed any of his property.

All in violation of Title 18, United States Code, Section 152(7).

**COUNT SIX**

The Grand Jury further charges:

75. On or about December 20, 2001 in the Northern District of Ohio, the defendants, HOR AKL and AMERA AKL, did knowingly use fire to commit a felony offense which may be prosecuted in a court of the United States, to wit, wire fraud, a violation of Title 18, United States Code, Section 1343, and mail fraud, a violation of Title 18, United States Code, Section 1341, in that the defendants did set fire to one 1998 Jeep Cherokee automobile, Vehicle Identification Number 1J4GZ7850WC12530, bearing Ohio license plate number BEE3621 and thereafter made an insurance claim related to the damage to the vehicle, which resulted in the issuance of a claim check. In furtherance of committing the felony offenses of wire fraud and mail fraud, HOR AKL and AMERA AKL, did take the following actions:

- a. After HOR AKL and AMERA AKL intentionally set fire to the 1998 Jeep Cherokee, HOR AKL, on December 21, 2001, called, on a telephone in Ohio, the Allstate Insurance Company, located in St. Petersburg, Florida, and made a claim under his Allstate automobile insurance policy. This telephone call was recorded by an employee of Allstate pursuant to normal business practices; and

b. As a result of the claim made by HOR AKL, a claim check in the amount of \$17,296.06 was issued on January 23, 2002, by Allstate Insurance Company and sent via the United States mail system to Firststar Bank, N.A., in Oshkosh, Wisconsin, as settlement of the claim.

All in violation of Title 18, United States Code, Sections 844(h)(1) and 2.

A TRUE BILL.

Original document – Signatures on file with the Clerk of Courts, pursuant to the E-Government Act of 2002.