

# **Metro East Couple Charged With \$2 Million Extortion and Fraud Scheme**

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O'FALLON – An O'Fallon, Illinois couple is facing a slew of federal charges tonight. Emmitt T. Tiner and Matissia S. Holt are named in a wide-ranging, 54-count indictment that accuses the pair of an elaborate extortion scheme, defrauding the Illinois Home Services Program, and money laundering. Tiner is also charged with mail fraud, wire fraud, aggravated identity theft, using a false social security number, and sending threatening communications. The 53-year old Tiner was arraigned on Monday at the federal courthouse in East St. Louis and pleaded not guilty on all counts. Holt, 41, is scheduled to be arraigned on Dec. 3, 2020, at 11:30 a.m.

United States Attorney Steven D. Weinhoeft said, "The indictment describes a complex crime spree that persisted for nearly ten years. The charges accuse Tiner of various frauds, along with an audacious extortion scheme where he demanded payment after

convincing victims that they would be implicated in fabricated crimes.” Weinhoef continued, “The federal, state, and local investigators did an outstanding job collecting evidence to support such a wide array of charges, especially during the ongoing pandemic.”

According to the indictment, Tiner devised and engaged in a five-year scheme to defraud people and businesses, particularly owners of small businesses in the St. Louis metropolitan area, and fraudulently obtain as much money as possible from them. After receiving some money from his victims, Tiner allegedly tried to convince them that he had engaged in some sort of criminal activity on their behalf, such as arranging an illegal drug deal, so that he could acquire the necessary funds to repay them. Tiner would then attempt to convince the victims that they were accomplices to his crimes and threaten to falsely implicate them to law enforcement if they did not give him more money. The indictment alleges that Tiner also extorted his victims by threatening to kill or injure them and their families. From December 2015 to November 2020, Tiner allegedly obtained more than \$2,000,000 by these means.

“Since the inception of the FBI, we have worked tirelessly to counter threats such as those posed by the defendant in this investigation,” said FBI Springfield’s Special Agent in Charge, Sean M. Cox. “Extortion of those in our communities and fraud against our citizens for the purpose of illicit gain will not be tolerated. Mr. Tiner’s alleged crimes adversely affect our communities by destabilizing our financial institutions, eroding public trust and causing undue financial hardships to the people we serve. I would like to extend my sincere thanks to our federal, state, and local law enforcement partners for their many contributions to this complex investigation.”

In addition to the fraud and extortion offenses, the indictment charges both Tiner and Holt with money laundering and conducting financial transactions with criminal proceeds. Specifically, the indictment alleges that Tiner and Holt hid funds that Tiner obtained from his victims by depositing those funds into bank accounts in Holt’s name. Tiner and Holt then used those funds to purchase expensive assets, including buying a home on Knollhaven Trail in O’Fallon, purchasing a lot and building a house on Pausch Road in O’Fallon, and buying a 2019 Cadillac Escalade and a 2020 Ford F350 crew cab pickup truck. The United States is seeking to forfeit and sell these assets to help make restitution to the victims.

“These charges against Mr. Tiner and Ms. Holt show that with both law enforcement and financial investigation expertise, individuals that illegally target victims and execute wide-ranging schemes for personal financial gain, along with others who assist them, could face criminal prosecution and lengthy prison sentences,” said Adam Steiner, Acting Special Agent in Charge of the IRS Criminal Investigation division in the St.

Louis Field Office. “IRS Criminal Investigation, federal and state law enforcement partners, and the U.S. Attorney’s Office remain committed to protect the integrity of the tax system and innocent victims that suffer a monetary loss.”

The indictment also charges Tiner with aggravated identity theft and related federal charges for using a social security number that belonged to another person. Tiner’s use of the other person’s social security number allegedly caused a pawn shop in Collinsville to file a currency transaction report that contained false information, resulting in another federal charge against Tiner.

“Mr. Tiner is accused of misusing social security numbers to further his fraud scheme, undermining the integrity of our financial system for personal gain,” said Jennifer Walker, Assistant Inspector General for Investigations, Social Security Administration OIG. “My office will continue to work with our federal and state law enforcement partners to aggressively pursue this type of fraud. I want to thank the U.S. Attorney’s Office for its support of this investigation and its efforts that have led to these charges.”

The 36-page indictment further charges Tiner and Holt with conducting a health care fraud scheme. The Illinois Department of Human Services (“IDHS”) operates a program known as the Personal Assistant program, which pays people to work as personal assistants for disabled persons. The program, which utilizes federal Medicaid funds, has certain asset restrictions and will only pay for work performed while the disabled individuals are present in their homes. From April 2016 through December 2019, Holt was listed as Tiner’s personal assistant. The indictment alleges that Tiner and Holt repeatedly lied to IDHS, including falsely representing that Tiner was wheelchair bound, failing to disclose large asset transfers, and certifying that Holt had performed work for Tiner on several dates when Tiner was out of town at a Chicago-area casino. While Tiner was enrolled in the program, his personal assistants, including Holt, were paid more than \$150,000.

“It is reprehensible when individuals cheat Medicaid by faking medical conditions and claiming unnecessary services and equipment, especially since so many Americans with disabilities truly need care through this program,” said Special Agent in Charge Curt L. Muller of U.S. Department of Health and Human Services Office of Inspector General, Kansas City Regional Office. “Such repulsive scams will not be tolerated. Our hardworking investigators and law enforcement partners will work hard to ensure fraudsters are held accountable for their callous behavior.”

An indictment is merely a formal charge against a defendant. Under the law, the defendants are presumed to be innocent of the charges until proven guilty beyond a reasonable doubt to the satisfaction of a jury.

Each count of extortion, threatening communications, wire fraud, mail fraud, and money laundering carries a maximum sentence of 20 years in prison. There is a 10-year maximum prison term for health care fraud and conducting monetary transactions using criminal proceeds. The aggravated identity theft charge carries a mandatory two-year prison term, which must run consecutively to any other sentence imposed. The other charges in the indictment are all punishable by up to five years in prison. All 54 felony counts also come with a fine of up to \$250,000.

The investigation was conducted by agents from the FBI, IRS – Criminal Investigations, the United States Department of Health and Human Services – Office of the Inspector General, the Social Security Administration – Office of the Inspector General, and the Illinois State Police. The case is being prosecuted by Assistant United States Attorney Scott A. Verseman.