

PRESS RELEASE

# California Man Sentenced To More Than Four And A Half Years In Prison For Directing \$2.6 Million Fraud Scheme From Prison

Monday, July 24, 2023

## For Immediate Release

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

### **Defendant admitted using personal information of at least 136 people to submit fraudulent unemployment insurance claims on behalf of others**

OAKLAND – Ratha Yin was sentenced to 55 months in prison for his part in a conspiracy to commit mail and wire fraud in a scheme to defraud the State of California by filing unemployment claims in the names of other people, announced United States Attorney Ismail J. Ramsey and Federal Bureau of Investigation Special Agent in Charge Robert K. Tripp, and Department of Labor Office of the Inspector General Special Agent in Charge Quentin Heiden. The sentence was handed down by the Hon. Yvonne Gonzalez Rogers, United States District Judge.

Yin, 36, pleaded guilty to the charges on November 10, 2022. According to his plea agreement, from June of 2020 to at least September of 2021, Yin conspired with Steven Mavromatis, 28, of San Leandro, Calif., and others, including his wife, Amanda Yin, 33, of Indio, Calif., to submit fraudulent claims to the California Employment Development Department (EDD) for unemployment insurance. Ratha Yin admitted that he was an inmate housed in the California State Prison at Centinela in Imperial, Calif., when he devised the scheme. He used the identities of people from whom he did not obtain permission to fraudulently obtain funds being administered as part of the federal Coronavirus Aid, Relief, and Economic Security Act of 2020 (the CARES Act)—a program he has acknowledged was meant to provide unemployment insurance to people who had lost their jobs due to the economic slow-down resulting from the coronavirus pandemic.

CARES Act funds were administered in relation to the presidentially declared national emergency related to the COVID-19 pandemic. Under the program, people were permitted to submit claims for unemployment to EDD online and qualified applicants were able to receive benefits by mail on pre-loaded debit cards. Ratha Yin admitted in his plea agreement that he used at least 136 different individuals' personally identifiable information to claim EDD funds in their names.

Yin described the scheme in his plea agreement. For example, Yin admitted most of the people whose identities he used were incarcerated at prisons and other facilities throughout the country. Yin admitted he directed Mavromatis to create email addresses for people whose identities he had obtained and then used the email addresses to submit claims to the EDD online system. After receiving acknowledgements from EDD, Yin certified many of the fraudulent unemployment insurance claims and directed Mavromatis to certify other claims, as well. In addition, Yin further directed Mavromatis to rent mailboxes at, among other places, a UPS Store in San Leandro, Calif., to receive the debit cards on which the unemployment benefits were pre-loaded. Mavromatis and at least four other individuals then used the debit cards to withdraw the fraudulently obtained unemployment insurance funds in cash from ATMs. A portion of the fraudulently obtained funds were provided to Yin's wife who, at Yin's direction, deposited the cash into various financial accounts, including cryptocurrency wallets, controlled by her or others.

Ratha Yin admitted that he and the others involved in the scheme obtained at least \$2,646,221 through the fraud.

On November 2, 2022, a federal grand jury indicted Ratha Yin, Amanda Yin, and Mavromatis, charging each with conspiracy to commit mail and wire fraud, in violation of 18 U.S.C. § 1349 and conspiracy to launder proceeds of fraud, in violation of 18 U.S.C. § 1956(h). In addition, Ratha Yin and Mavromatis were charged with an additional three counts of aggravated identity theft, in violation of 18 U.S.C. § 1028(A)(a)(1). On November 10, 2022, Amanda Yin pled guilty to conspiracy to launder proceeds of fraud and Steven Mavromatis pled guilty to conspiracy to commit mail and wire fraud.

In addition to the prison term Judge Gonzalez Rogers also ordered Ratha Yin to serve five years of supervised release, to begin after the prison term. Judge Gonzalez Rogers also sentenced Amanda Yin and Mavromatis for their respective roles in the conspiracy, and scheduled a hearing on October 5, 2023, to determine restitution. Judge Gonzalez Rogers sentenced Amanda Yin to five years' probation, including eight months of home detention. Judge Gonzalez Rogers sentenced Mavromatis to time served (6 days) and five years of supervised release.

The case is being prosecuted by the Special Prosecutions Section of the United States Attorney's Office for the Northern District of California. This case was investigated by the FBI with assistance from the U.S. Department of Labor-Office of the Inspector General, the California EDD, the California Department of Corrections and Rehabilitation Bay Area Special Service Unit, and the Centinela State Prison Investigative Service's Unit.

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