

A Law Enforcement Perspective of Mortgage Fraud

Categorizing the offense
Identifying the victims
Assisting and Advising
Initiating Investigation

Lt. James Maloney
Sgt. John Lucki



Local Law Enforcement and Mortgage Fraud

The Challenges and Obstacles:

- Often the first contact with the Human element in distress.
- The Human element is the least influential victim.
- The Human victim will require legal counseling and education not readily available.
- No uniform established criminal reporting guideline.
- The beginning of a traditional investigation.
- Often will involve multiple types of crimes.
- Can be committed at different points within the mortgage business system.
- Involves multiple points of evidence identification and collection.
- More sophisticated investigative skill set required.
- Longer investigative time line required.

Beginning Investigations:

- Local report initiated.
Reviewed for jurisdiction and investigative responsibility.
A large over lap of law enforcement jurisdictions.
De conflicted through multiple investigative agencies.
Prosecutor search required to conduct investigation.
An investigation begins with victims and losses quantified.



Pursuing the Investigation

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1344/0162 30 001 Page 1 of 3
2002-08-28 16:43:21
Cook County Recorder 25.50

SPECIAL WARRANTY RECEIVERS DEED

UNDER BONA FIDE ASSIGNMENT,
This property has been placed under
Receivership by the ABANDONMENT PREVENTION PROGRAM
United States Receivers Caretakers Association

Accepts this title to single family and multi-unit buildings in danger of abandonment and holds of control
household conditions to hold their determination.

THE GRANTOR(S): [REDACTED]

Of the city of Chicago, County of Cook, State of Illinois, for an consideration of
TEN and 00/100 (\$10.00) DOLLARS and other good and valuable consideration in hand paid,
WARRANT to: **THE JAZMIN GROUP, CORP**

All interest in the following described Real Estate situated in the County of Cook, State of Illinois:

Hereby releasing and waiving all rights under and by virtue of the homestead Exemption Laws of the State of Illinois,
SUBJECT TO: General Real Estate taxes not due and payable as of the date hereof, building taxes and building laws and
ordinances, use and occupancy restrictions, conditions and covenants of record, zoning laws and ordinances which
conform to present usage of premises, public and utility easements, special government assessments, uncollected taxes
or assessments, if any.

PERMANENT REAL ESTATE INDEX NUMBER: [REDACTED]
ADDRESS OF PROPERTY: [REDACTED]
Chicago IL,

DATED 28th August 2002

I, the undersigned, a Notary Public and for the County and State aforesaid, DO HEREBY CERTIFY that:
Personally knows me to be the same person (s) whose name (s) subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that the signed, sealed and delivered the said instrument as the free and voluntary act for the uses and purposes, therein set forth, including the release and waiver of the right homestead.

Given under my Hand and Seal
Commission expires, _____

Matthew Hoban
Notary Public, State of Illinois
Chicago, Illinois

Matthew Hoban
Notary Public

FILED-13
02 AUG 28 PM 4:04
CLERK OF THE COUNTY COURT
COOK COUNTY, ILLINOIS



OHIO DRIVER LICENSE 5342-00-654-5

BOB TAFT, GOVERNOR
Franklin R. Caltrider, Registrar BMV

DONALD EDWARD HESTER
7528 COMET ST
CLEVELAND, OH 44130

LICENSE NO: H656
BIRTH: 04/10/1973
EXPIRE: 04/10/2011
BIRTH: 04/10/1973

MEXICO MATRICULA CONSULAR CONSULAR ID CARD

JESUS TORRES-MARTINEZ
Lugar y Fecha de Nacimiento/Place of Birth and Birth Date
SAN LUIS, MEXICO
16 FEB 1973
Derechos/Address: 7685 S 49 TH PL
CICERO, IL 60804
Fecha de Emision/Date of Issue: Fecha de Caducidad/Date of Expiry

CALIFORNIA DRIVER LICENSE

EXPIRES 12-11-07 **H4356671** CLASS: C

YOLANDA MOCOSA
1310 SHASTA PL
VALLEJO CA 94384
SEX: F HAIR: BLK EYES: BRN
HT: 5-05 WT: 125 DOB: 12-11-61

11/15/2001 611 IL FD/07



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The Overview of Conducting a Mortgage Investigation



- Investigations are long term.
- Investigations are reactionary.
- Extensive use of subpoena's.
- Multiple victims.
- Multiple LE agencies involved.
- Multiple sources of evidence collection.
- Cooperation is the essential tool!!!



Chicago Police Department

Detective Division

Financial Crimes Investigations Section

Lt. James Maloney & Sgt. John Lucki

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