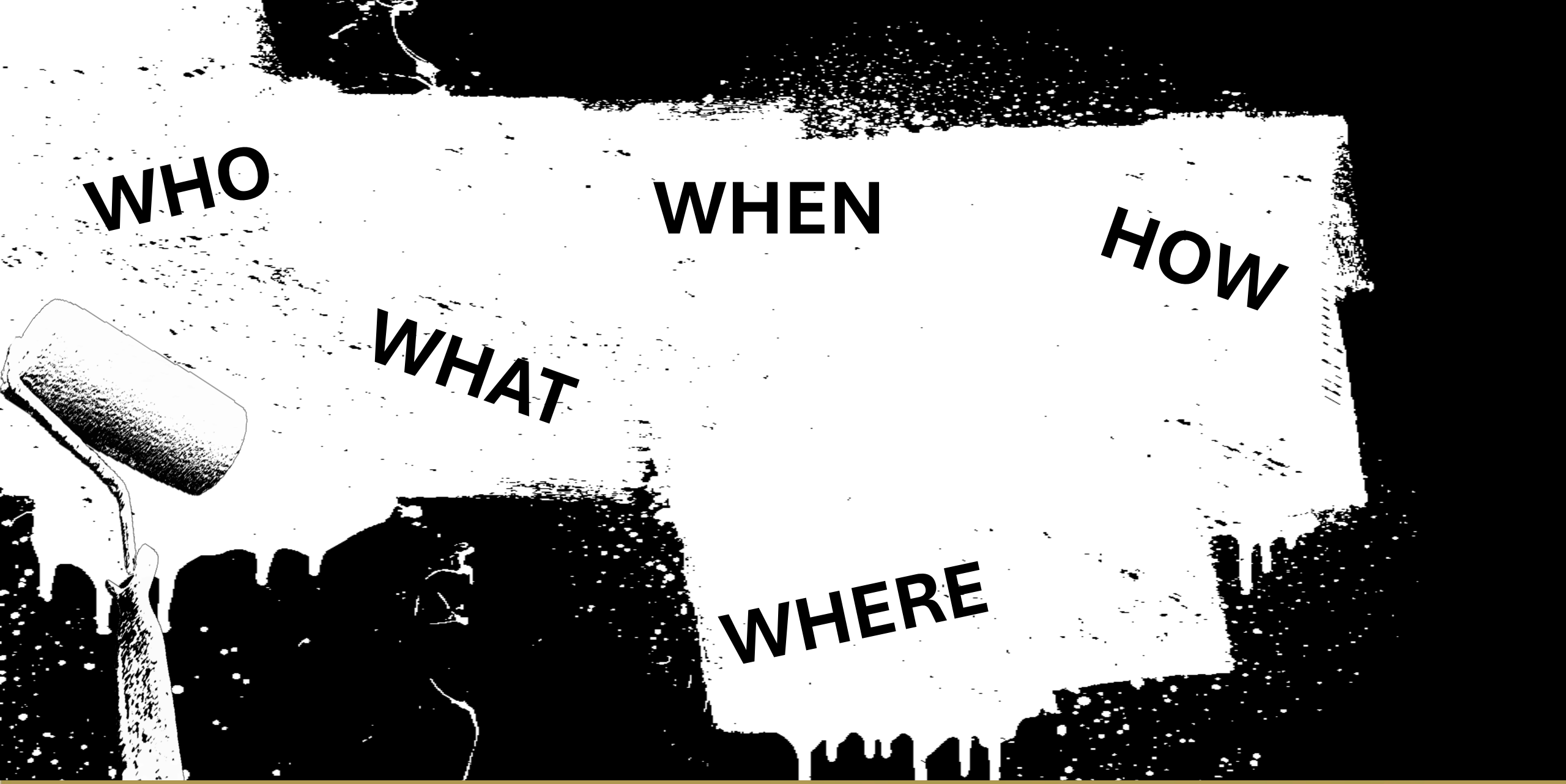
Fraud Prosecutions

Jennifer Brown, NY
Corey Wilson, IN
Detective Lieutenant Matthew Covino, MA
Nicole Jones, MA



Painting a Picture for Prosecution

NATIONAL ASSOCIATION OF STATE TREASURERS


WHO
WHEN
HOW
WHAT
WHERE

WHO

- Victim(s)
  - Property owner
  - ID theft victim
  - Estate
  - Unclaimed Property Division
  - State and/or local government

WHO

- Suspect(s)
  - Opportunist
    - Same name as property owner
  - Family/Friend
    - Access to required information and documentation
  - Organized Ring
    - Sophisticated, ID theft, stolen/hacked/manufactured identification, phishing claims, multi-state activity
- Prior charges, probation, parole, home detention, upcoming court appearances

WHAT

- Criminal and/or Civil
  - Fraud, Identity Deception, Perjury, Forgery, Counterfeiting, Racketeering, Corrupt Business Influence
  - Civil penalties, restitution, collections

- Was there a financial loss?

WHEN

- Establish a timeline
  - Understand the order of events
- Identify the full scope of activity
  - Phishing claims, claims without documentation, claims with documentation, phone and email inquiries, online status inquiries
  - Possible activity in other states
- Understand the Statute of Limitations
- Establish patterns, intent

WHERE

- Location of victim(s)
  - Victim interviews, available resources near victim
- Location of suspect(s)
  - Surveillance, search warrants, available resources near suspect
- Were other states impacted? Federal case?

HOW

- What tools were used to commit the fraud?
  - Websites
  - Software
  - AI
  - Manufactured IDs
  - Stolen Identities
  - Phishing Claims
  - Dark Web
  - Rented mailbox
  - Deception

Indiana Case Study



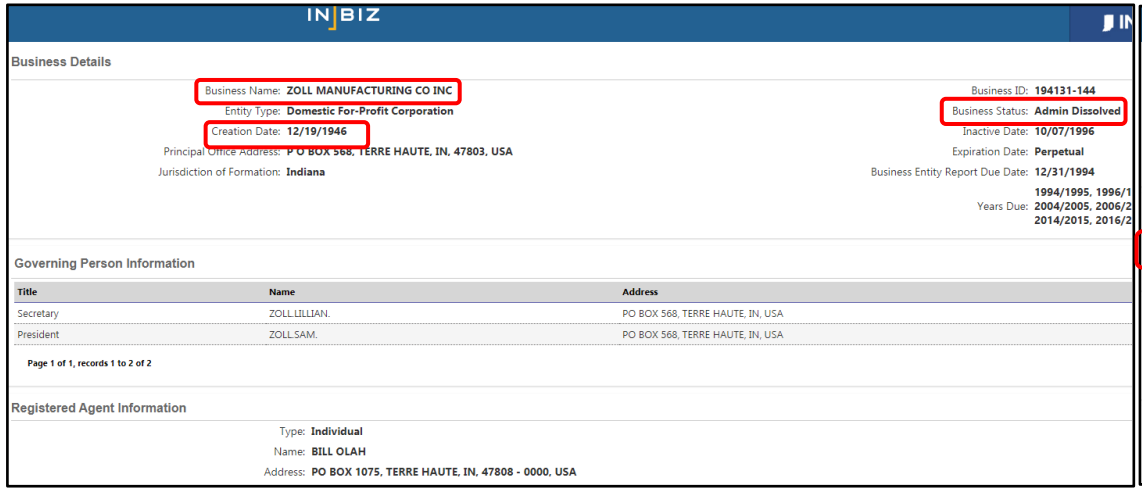
NATIONAL ASSOCIATION OF STATE TREASURERS

Case Summary

- Timeline: August 2023-October 2025
- Suspect: Brandon Yates (Yates)
- Location: Vigo County Indiana
- Summary:
  - In 2014, Indiana Unclaimed Property Division (UPD) received a checking account in the name of Zoll Manufacturing. Research indicated that property owner Zoll Manufacturing was incorporated in 1946 and dissolved in 1996. Along with the bank account, it was discovered that Zoll Manufacturing also owned real estate property that acted as one of their early manufacturing sites. The company and these assets were owned by the Zoll family. The manufacturing site was occupied by a family friend who used the building to run auto maintenance and repair. The owners of Zoll Manufacturing passed away without leaving direction for company assets.

Case Summary

- Summary:
  - In 2023, almost a decade after UPD received the checking account, Yates used the IN Secretary of State's Office (SOS) to create a new business using the same business name as the original Zoll Manufacturing that dissolved in 1996.



IN BIZ

Business Details

Business Name: ZOLL MANUFACTURING CO INC
Entity Type: Domestic For-Profit Corporation
Creation Date: 12/19/1946
Principal Office Address: P O BOX 568, TERRE HAUTE, IN, 47803, USA
Jurisdiction of Formation: Indiana

Business ID: 194131-144
Business Status: Admin Dissolved
Inactive Date: 10/07/1996
Expiration Date: Perpetual
Business Entity Report Due Date: 12/31/1994
Years Due: 1994/1995, 1996/1 2004/2005, 2006/2 2014/2015, 2016/2

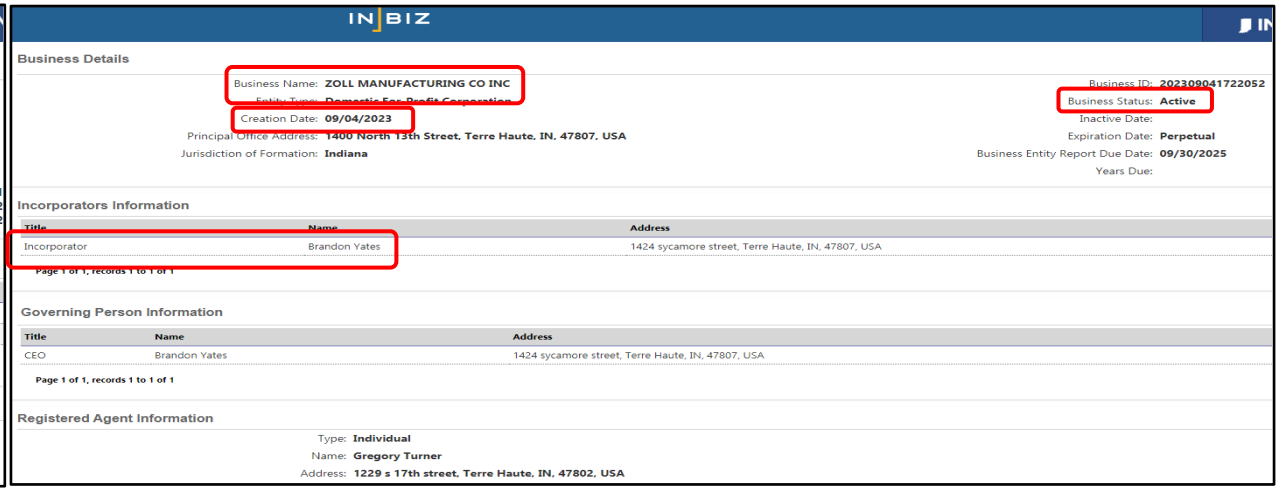
Governing Person Information

Title	Name	Address
Secretary	ZOLL LILLIAN.	PO BOX 568, TERRE HAUTE, IN, USA
President	ZOLL SAM.	PO BOX 568, TERRE HAUTE, IN, USA

Page 1 of 1, records 1 to 2 of 2

Registered Agent Information

Type: Individual
Name: BILL OLAH
Address: PO BOX 1075, TERRE HAUTE, IN, 47808 - 0000, USA



IN BIZ

Business Details

Business Name: ZOLL MANUFACTURING CO INC
Creation Date: 09/04/2023
Principal Office Address: 1400 North 13th Street, Terre Haute, IN, 47807, USA
Jurisdiction of Formation: Indiana

Business ID: 202309041722052
Business Status: Active
Inactive Date:
Expiration Date: Perpetual
Business Entity Report Due Date: 09/30/2025
Years Due:

Incorporators Information

Title	Name	Address
Incorporator	Brandon Yates	1424 sycamore street, Terre Haute, IN, 47807, USA

Page 1 of 1, records 1 to 1 of 1

Governing Person Information

Title	Name	Address
CEO	Brandon Yates	1424 sycamore street, Terre Haute, IN, 47807, USA

Page 1 of 1, records 1 to 1 of 1

Registered Agent Information

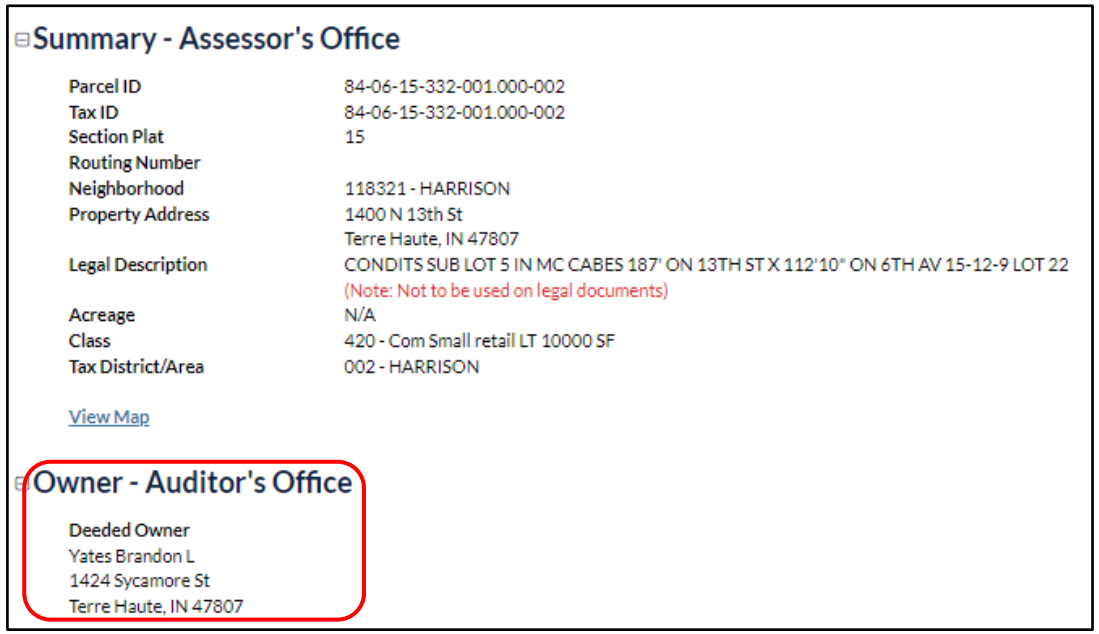
Type: Individual
Name: Gregory Turner
Address: 1229 s 17th street, Terre Haute, IN, 47802, USA

Case Summary

- Summary:
  - Prior to registering the business, Yates submitted 2 phishing claims with UPD. It is presumed that this was done to obtain the publicly available property details and the list of required documentation. Yates also applied and received a FEIN from the IRS for the newly registered business. After receiving this information and the SOS registration documents, Yates submitted 1 additional phishing claim before submitting the “real” claim with supporting documentation.
  - The SOS registration, FEIN assignment, 3 phishing claims, and the final claim were all completed within a 3-week period.

Case Summary

- Summary:
  - Approximately 3 weeks later, Yates used the newly acquired business documentation to defraud the county government and obtained a quitclaim deed for the previously mentioned manufacturing site. Yates signed as Grantor (CEO of Zoll Manufacturing) and Grantee (individually) to transfer the property from the original Zoll Manufacturing to himself as an individual.



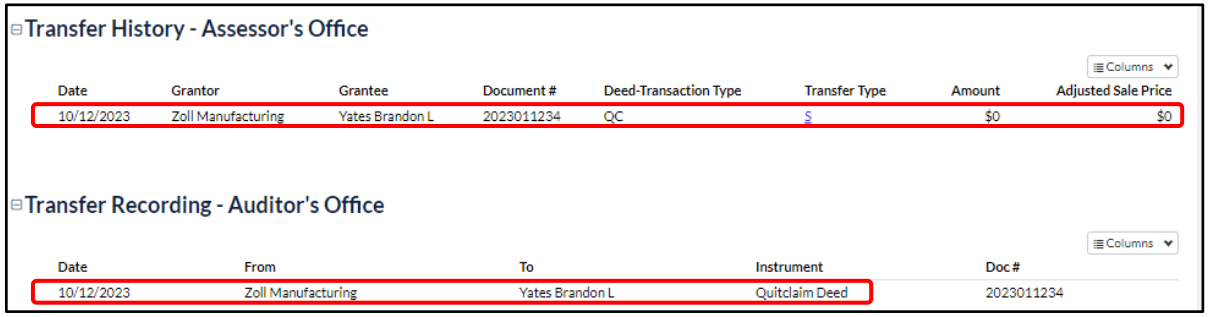
Summary - Assessor's Office

Parcel ID	84-06-15-332-001.000-002
Tax ID	84-06-15-332-001.000-002
Section Plat	15
Routing Number	
Neighborhood	118321 - HARRISON
Property Address	1400 N 13th St Terre Haute, IN 47807
Legal Description	CONDITS SUB LOT 5 IN MC CABES 187' ON 13TH ST X 112'10" ON 6TH AV 15-12-9 LOT 22 (Note: Not to be used on legal documents)
Acreage	N/A
Class	420 - Com Small retail LT 10000 SF
Tax District/Area	002 - HARRISON

View Map

Owner - Auditor's Office

Deeded Owner
Yates Brandon L
1424 Sycamore St
Terre Haute, IN 47807



Transfer History - Assessor's Office

Columns

Date	Grantor	Grantee	Document #	Deed-Transaction Type	Transfer Type	Amount	Adjusted Sale Price
10/12/2023	Zoll Manufacturing	Yates Brandon L	2023011234	QC	S	$0	$0

Transfer Recording - Auditor's Office

Columns

Date	From	To	Instrument	Doc #
10/12/2023	Zoll Manufacturing	Yates Brandon L	Quitclaim Deed	2023011234

Case Summary

- Summary:
  - The UPD claim was flagged by the claim analyst because the claim was initiated shortly after the company was registered with the SOS. The unclaimed property had also been with UPD for many years at that point.
  - Over the course of the review process and investigation, there were over 20 online status inquiries and several phone call inquiries.
    - The recorded phone calls provided evidence of the caller stating his name, claim ID, company name, and position with the company.
    - Understand your state-specific recording laws.
  - Yates also submitted two different photos of himself holding his ID.

Case Summary

- Summary:
  - A search warrant was executed and recovered physical and digital evidence pertaining to the case.
  - After more than two years, Yates pled guilty by plea agreement.
    - Level 5 Felony: Fraud-loss between $50,000 and $100,000
    - Level 6 Felony: Fraud-enhancing circumstances
    - Level 6 Felony: Fraud-enhancing circumstances
    - Level 6 Felony: Perjury (Dismissed)
    - Level 6 Felony: Forgery (Dismissed)
  - Yates was sentenced to 7.5 years probation.
    - Case was re-opened in June 2026 due to a probation violation.
    - Prosecution filed a petition to revoke probation.

Case Summary

- Summary:
  - The unclaimed property was paid to the rightful heirs.
  - Judge issued an order quieting the title for the real estate, removing Yates as the deeded owner.

WHO

- Victim(s)
  - Property owner-Zoll Manufacturing, heirs of Zoll family
  - ID theft victim
  - Estate
  - Unclaimed Property Division
  - State and/or local government-IN Secretary of State, County Assessor/Auditor/Recorder

WHO

- Suspect(s)
  - Opportunist
    - Same name as property owner
  - Family/Friend
    - Access to required information and documentation
  - Organized Ring
    - Sophisticated, ID theft, stolen/hacked/manufactured identification, phishing claims, multi-state activity
- Prior charges, probation, parole, home detention, upcoming court appearances

WHAT

- Criminal and/or Civil
  - Fraud, Identity Deception, Perjury, Forgery, Counterfeiting, Racketeering, Corrupt Business Influence-Charged with 5 felonies
  - Civil penalties, restitution, collections-Civil case to quiet the title of the real estate transaction

- Was there a financial loss? Unclaimed property funds were not paid to Yates. The real estate transaction was considered a financial loss; however, the quieting of the title occurred prior to a sale by Yates.

WHEN

- Establish a timeline- August 2023-October 2025 (Case re-opened June 2026)
  - Understand the order of events
- Identify the full scope of activity
  - Phishing claims (3), claims without documentation (3), claims with documentation (1), phone and email inquiries, online status inquiries
  - Possible activity in other states
- Understand the Statute of Limitations
- Establish patterns, intent

WHERE

- Location of victim(s)
  - Victim interviews, available resources
  - Heirs located out-of-state, phone interviews
  - In-person meetings with Vigo County agencies
- Location of suspect(s)
  - Surveillance, search warrants, available resources
  - Vigo County, IN-conducted surveillance, executed search warrant
- Were other states impacted? Federal case?

HOW

- What tools were used to commit the fraud?
  - Websites-IN SOS, UPD
  - Software
  - AI
  - Manufactured IDs-Used own identification
  - Stolen Identities
  - Phishing Claims-3 claims to perfect submission attempt
  - Dark Web
  - Rented mailbox
  - Deception-Deceived Vigo County agencies resulting in quitclaim deed

MA Case Study

Detective Lieutenant Matthew Covino
Nicole Jones

Partnership

A member of the MSP has been assigned to the Treasurer's Office for the past 20 years
Currently, 2 MSP members assigned in the Treasurer's Office
Handle investigations for the Departments that fall under the Treasurer's purview
Weekly contact between the MSP and members of the Treasurer's Office. (Photo ID research)
MSP and Treasury are not strangers to each other; therefore, the information flows smoothly.
Recently have helped tangible property locate individuals to return military medals

November 2024

In July 2024, two sons called into UCP looking for their deceased mother's life insurance funds totaling over $600,000.

UCP discovers the funds had been disbursed to a male located in Atlanta, GA. The sons confirmed over the phone they had no knowledge who the claimant/trustee was.

Both Treasury Legal and State Police were notified.

After a further detailed review, it was discovered that some of the documents were fraudulent.

Claim Documentation

Sunlife confirmed they had received emails from the “claimant” who used the name of one of the sons. The email used the name of this son to make his request appear more legitimate.

It is important to note that Holders do not research identity for holder certification



Massachusetts Unclaimed Property Division — Claim ID: 6813099

D. Certification

Claimant must sign below (if more than one person is entitled to the property, both must sign).

Under the penalties of perjury I certify that: the social security number and/or tax identification number I have provided is my(our) correct taxpayer identification number as assigned by the Social Security Administration/Internal Revenue Service; I am(we are) an U.S. person (including an U.S. resident alien); that my(our) claim of ownership is true, absolute, and complete; and that I(we) have not sold, assigned, transferred, pledged this property, nor given it away nor authorized nor empowered any person or persons, corporation or association to draw any amount on same.

*Please note the person signing the first signature line below will be liable for any taxes as a result of interest paid by the Commonwealth. A 1099 will be issued ONLY if the paid interest amount is more than $10.00

You must provide the following information:

Please Print CLAIMANT NAME or BUSINESS NAME: DIANE M ROTHSCHILD INS TRUST 2 2020

LEGAL ADDRESS (This address will be the mailing address for your unclaimed property payment): 2870 PEACHTREE RD #923 (Address) ATLANTA (City) GA (State) 30305 (Zip)

Signature of Claimant (electronic signature not accepted)	Date	Social Security or FEIN # (circle one)
Renaud Rutrid	10/7/2023	XXXXXXX
Signature of Claimant (electronic signature not accepted)	Date	Social Security or FEIN # (circle one)

E. Holder Certification

This form must be sent to the following financial institution before being returned to the Treasury:

Holder: SUN LIFE ASSURANCE COMPANY OF — Contact Person: ANNE FURDON — Phone Number: (781) 446-1362

Email: UNCLAIMEDPROPERTY@SUNLIFE.COM

Address: ONE SUN LIFE EXECUTIVE PARK, TREASURY DEPT SC3337, WELLESLEY HILLS, MA 02481

We hereby certify that the following property was turned over to the Commonwealth of Massachusetts:

Report Year 2020 — Account Number 0Z0086463 — Amount $300,000.00

Name of Owner Diane M. Rothschild Ins Trust Dated 2/20/2002 — Reported Owner Same — FEIN/SSN Unknown

Address of Owner Palmer & Dodge LLP 111 Huntington Ave, Boston MA 02199 c/o A. Levine & R. Sanderson

Signature of officer of firm or corporation

Before returning this form, claimants should:

- Complete **A. Claimant Information**
- Review **B. Property Information**
- Attach the document requested in **C. Documentation Required**

Claim Documentation

Renaud Dutreil (Google search shows a prominent French politician.) While that alone is not a red flag, it should raise some yellow flags, requiring more research/validations.

When checked through Accurint, this is the correct address for the real Renaud Dutreil.

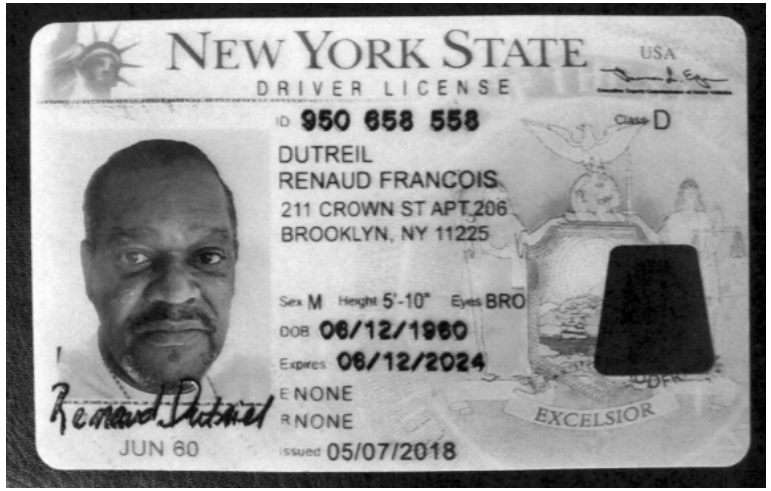
Correct date of birth but the font appears to be slightly off.

Expires: This is an unknown without calling the NY registry of motor vehicles or having access to a law enforcement database. This is one of the hardest dates for a fraudster to obtain for any document.

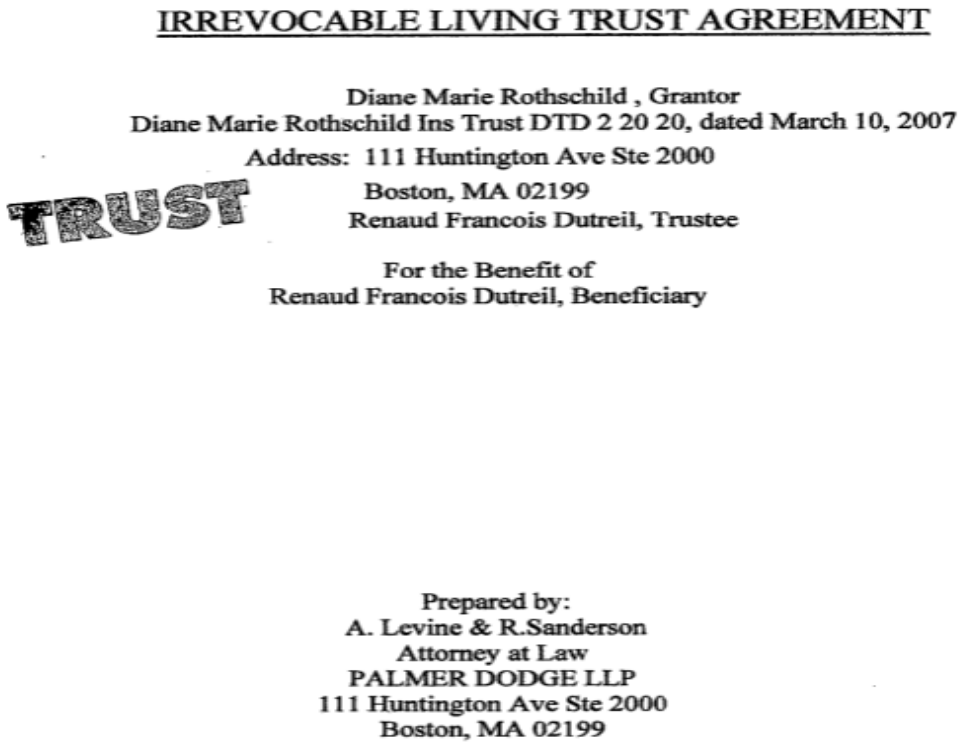
Image does not appear to follow the requirements for a license photo.

Shortly after, we identified the same image tied to a CashApp account. We identified the person in the image by looking through recent CashApp transactions. Ultimately, he became one of our defendants.

We discovered bad actors are obtaining duplicate licenses. MSP has members assigned to the RMV, we check to see if a duplicate was recently requested.



Trust



IRREVOCABLE LIVING TRUST AGREEMENT

Diane Marie Rothschild , Grantor
Diane Marie Rothschild Ins Trust DTD 2 20 20, dated March 10, 2007
Address: 111 Huntington Ave Ste 2000
Boston, MA 02199
Renaud Francois Dutreil, Trustee

TRUST

For the Benefit of
Renaud Francois Dutreil, Beneficiary

Prepared by:
A. Levine & R.Sanderson
Attorney at Law
PALMER DODGE LLP
111 Huntington Ave Ste 2000
Boston, MA 02199

- The reported owner information contained the law firm information which helped draft the fraudulent trust. This information was listed on both the claim form and state website.

Cellular Data

- A quick search will show the Phone numbers on the claims belonged to the Voice over Internet Provider (VoIP) Bandwidth.com is the provider. More research led us to the phone applications Burner and Talkatone.
- Both the Burner and Talkatone applications allowed him to pick any available phone numbers and, in some cases, legitimize phone number through Accurint (617). Accurint and other databases showed the phone number connected to the claimant. This occurred because the defendant was using the name and phone number for other services that these databases pull from.
- Records from the Burner App identified the T-Mobile cell phone number that downloaded the application. KFI had identified the IP address as a T-Mobile USA.
- Investigators identified several important dates, including the date the claim was created, the date the check was deposited, and the date the account was opened. These dates were then compared with the defendant's cellular activity.
- This information helped with the search warrant for his home. In some cases, the cell phone tower outside his home was able to put him in the area of his residence during claim activity.
- Recent case: If it is a fraud factory and you speak with the "claimant," you may hear other phones ringing in the background. Had a conversation and asked him to come in. Originated from Santo Domingo.

Timeline

Used a cell phone to file the claims. Same phone he used to download the Burner application. Phone records showed the phone was being used near his residence.

Search warrant at two residences in Georgia. Death certificates, numerous fraudulent trusts, and claim forms were recovered.

Partnership with the AG office and Grand Jury Testimony

AG Office coordinated victim advocates to help reclaim the funds to the rightful owners. One victim still has not claimed her $355,000 claim

Early on we learned the “claimant” was not using the website to upload documentation. All documentation was sent certified mail. We believe he did this to not leave a digital footprint, but instead he left his fingerprints on the original paperwork.

Pictures from the Investigation

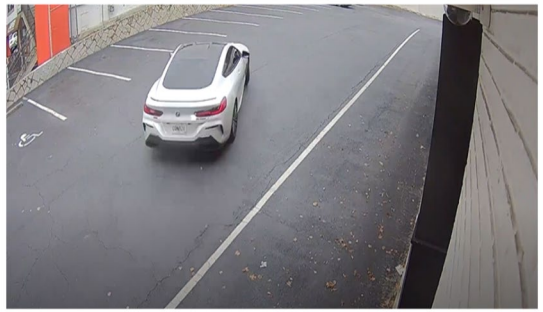




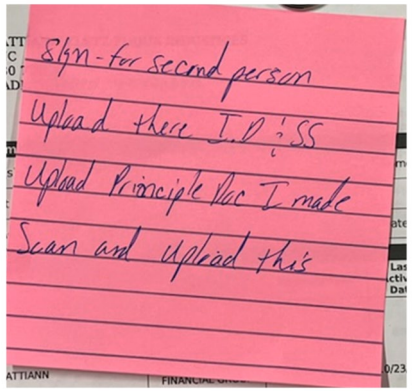












Documents from Search Warrant

- California
- Colorado
- Connecticutt
- Florida
- Kentucky
- Massachusetts
- Michigan
- Minnesota
- Mississippi
- New Jersey
- New York
- Ohio
- Texas

Pressure to expedite claim

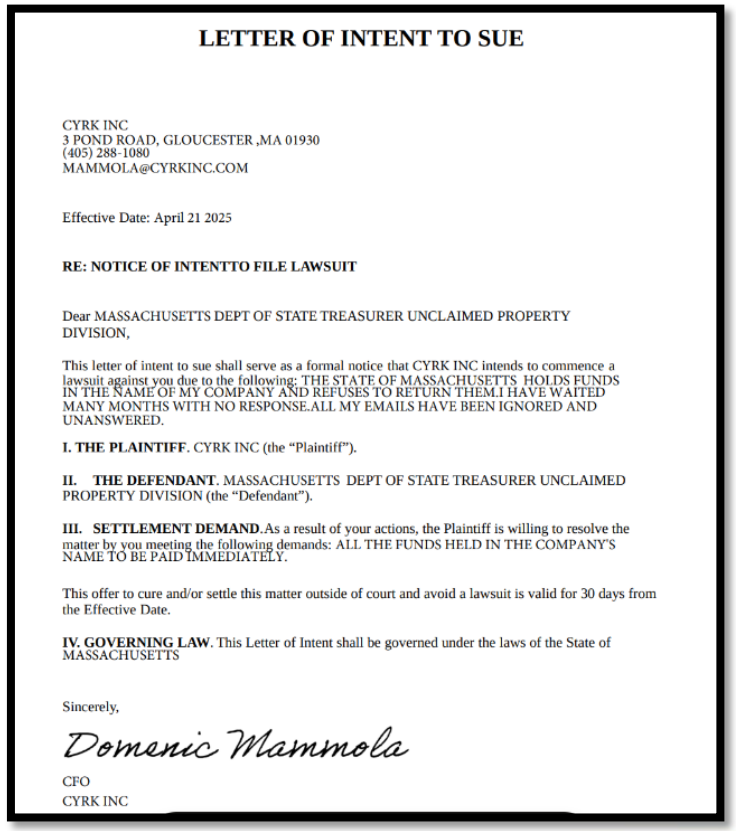
Take your time

Attempt to get documents from a legitimate source

Double check records; call the holder, law firm, and parties involved

Team Meetings to confirm identity

The secretary of commonwealth does not verify information – others are verifying information with SoC documents. Using unverified information to verify information.



LETTER OF INTENT TO SUE

CYRK INC
3 POND ROAD, GLOUCESTER ,MA 01930
(405) 288-1080
MAMMOLA@CYRKINC.COM

Effective Date: April 21 2025

RE: NOTICE OF INTENTTO FILE LAWSUIT

Dear MASSACHUSETTS DEPT OF STATE TREASURER UNCLAIMED PROPERTY DIVISION,

This letter of intent to sue shall serve as a formal notice that CYRK INC intends to commence a lawsuit against you due to the following: THE STATE OF MASSACHUSETTS HOLDS FUNDS IN THE NAME OF MY COMPANY AND REFUSES TO RETURN THEM.I HAVE WAITED MANY MONTHS WITH NO RESPONSE.ALL MY EMAILS HAVE BEEN IGNORED AND UNANSWERED.

I. THE PLAINTIFF. CYRK INC (the "Plaintiff").

II. THE DEFENDANT. MASSACHUSETTS DEPT OF STATE TREASURER UNCLAIMED PROPERTY DIVISION (the "Defendant").

III. SETTLEMENT DEMAND.As a result of your actions, the Plaintiff is willing to resolve the matter by you meeting the following demands: ALL THE FUNDS HELD IN THE COMPANY'S NAME TO BE PAID IMMEDIATELY.

This offer to cure and/or settle this matter outside of court and avoid a lawsuit is valid for 30 days from the Effective Date.

IV. GOVERNING LAW. This Letter of Intent shall be governed under the laws of the State of MASSACHUSETTS

Sincerely,

Domenic Mammola

CFO
CYRK INC

AG's Office Arraigns Georgia Man For Stealing More Than $1 Million From Massachusetts Unclaimed Property Division

Mr. Stayman changed his plea to guilty and was sentenced on twenty-five indictments for his theft from UCP. The judge sentenced him to three years in State Prison on and after the current federal sentence he is serving.

Currently in the process of obtaining money from the defendant for purposes of restitution. We seized a significant amount of money from the defendant's bank account and $1.1 million is expected to be returned to MA UCP.

Future of Fraud

- Massachusetts has identified other fraud claims. These focus on smaller dollar values all with fake photo ids.
- Continue sharing fraud information on the NAUPA Fraud Committee
- What value do States consider high enough to investigate?
- Do you need a victim to investigate?
- How many states had a fraud case? Now how many have referred to a law enforcement agency to investigation. He thrived here because he was sending claims and not being investigated.

Questions?