



PROBLEM:

A large mortgage company suspects one of its loan officers is preparing fraudulent loan applications and pocketing the money. They are not sure which officer is involved although they believe they have narrowed it down to three individuals: Cameron Robinson, Luis Rothstein, and Amanda Remillard. However, the culprit learned of the company's suspicions and shredded the evidence! Your lab has been asked to assist in reconstructing the evidence and determine which of the three suspects is guilty of the fraud.

ACTIVITY:

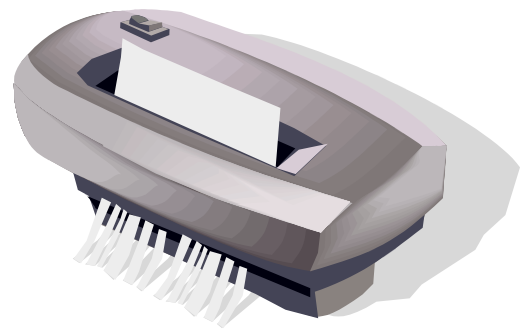
PRE-CLASS PREPARATION:

The following pages are documents that have been "recovered" from the offices of the mortgage company. They include: 4 shredded loan applications, an e-mail describing the purchase of several stolen identities, and a partial list of the stolen identities. These documents need to be photocopied, then individually shredded (either by hand or by using an electric paper shredder). Place the remains of each individual sheet in a separate plastic bag.

IN THE CLASSROOM:

Give each student or group of students a plastic bag containing a shredded document. Supply the students with tape to preserve their document once it has been reassembled. *(Note: In our testing, it took an average of 15 minutes to reassemble the documents using a standard electric strip shredder. Cross-cutting shredders are NOT recommended.)*

Once ALL documents have been pieced together, students will need to examine all of them to piece together the entire puzzle. No one document is enough to incriminate any of the suspects. However, after reviewing all 6 documents, students should be able to reconstruct the crime and answer the questions on page two of the student worksheet.



TEACHER NOTES:

This is a good exercise to emphasize the attention to detail, patience, and accuracy that are required by many forensic careers. Things don't happen nearly as quickly in real life as they do on television. In this instance, this is a real case from a document examiner. **IMPORTANT: ALL IDENTITIES ON THESE DOCUMENTS ARE COMPLETELY FICTITIOUS!**

MATERIALS:

- Shredded documents
- Tape
- Plastic Bag



CLASSROOM MANAGEMENT:

Students can work individually or in teams. The activity begins with having each student or group of students reconstruct a single sheet of paper. In the second part of the activity, the different pages must be analyzed by all members of the class. The reconstructed documents can be placed in a central "viewing" location or photocopied so that each student has his or her own copy.

Subject: RE: ID Auction Listing
From: <HaXrUs> anonymous@advicebox.com
Date: Saturday 26 May 2007 16:24:22 -0500
To: "MoneyMaster" mm@pookmail.com

Payment received!

These IDs are fresh, so no one should notice anything wrong for at least a couple of weeks. Use them wisely, and remember—If anyone ever comes asking about these, you never heard of me!

ATTACHMENTS:

ID_List.xls	Content-Type: application/zip
	Content-Encoding: base64

-----Original Message-----

Subject: RE: ID Auction Listing
From: "MoneyMaster" mm@pookmail.com
Date: Friday 25 May 2007 16:24:22 -0500
To: <HaXrUs> anonymous@advicebox.com

HaXrUS,

Won your auction on IdentityAction.info. I need the list of stolen IDs delivered ASAP—big deals in the works.

CONFIDENTIAL!
Property of First Bank of Summerland

	<u>First Name</u>	<u>Middle Initial</u>	<u>Last Name</u>	<u>Street Address</u>	<u>City</u>	<u>State</u>	<u>ZipCode</u>	<u>Telephone#</u>	<u>Birthday</u>	<u>SS#</u>
1	Clarence	A	Atkins	2712 Chapmans Lane	Los Lunas	NM	87031	505-865-4979	9/7/1969	585-48-1178
2	Phillip	D	Beers	629 Mount Tabor	New York	NY	10005	914-509-2933	10/13/1942	115-64-0860
3	Betty	M	Brown	4050 Ferguson Street	S Boston	MA	2127	508-461-3222	1/3/1969	010-42-1369
4	Maria	D	Carter	4988 Hart Street	Farmington	CT	6032	860-284-0614	10/5/1953	040-80-8147
5	Cody	V	Cha	4869 Vineyard Drive	Rocky River	OH	44116	440-333-3200	4/23/1983	277-74-5375
6	Spencer	V	Conner	2527 Elsie Drive	Sioux Falls	SD	57104	605-241-7032	7/6/1965	504-84-8884
7	Sean	J	Corcoran	592 Joseph Street	New Berlin	WI	53151	262-730-5905	3/6/1959	389-05-2790
8	Charles	M	Delong	2929 Horizon Circle	Tukwila	WA	98188	253-579-0878	3/20/1970	536-78-2911
9	Toni	W	Farrow	849 Hillside Street	Phoenix	AZ	85003	480-612-6645	1/10/1957	765-14-0242
10	Agnes	A	Gonzales	3412 Kennedy Court	Taunton	MA	2780	774-254-1183	11/21/1973	032-88-9781
11	Eric	F	Gray	3702 Farnum Road	New York	NY	10010	212-379-4855	12/9/1979	075-34-7972
12	Cameron	E	Hackett	559 Woodland Terrace	Citrus Heights	CA	95610	916-862-9766	7/22/1960	572-55-6053
13	Holly	A	Hoar	3531 Traction Street	Easley	SC	29640	864-442-0827	10/26/1969	656-03-4945
14	Rosa	E	Isacson	3061 Rowes Lane	Paducah	KY	42001	270-587-1529	1/29/1943	406-72-6327
15	Laura	R	Johnson	1552 Settlers Lane	Huntington	NY	11743	917-754-2398	8/13/1973	131-94-7231
16	Clarence	A	Kellerman	2712 Chapmans Lane	Los Lunas	NM	87031	505-865-4979	9/7/1969	585-48-1178

Residence for Life, Ltd., Home Mortgage Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower," as applicable. Co-Borrower information must also be provided when either the income or assets of a person other than the Borrower (including the Borrower's spouse) will be used as a basis for loan qualification or the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

Loan Applicant

Name:	Matthew M. Davis	DOB:	4/28/58		
Address:	1861 Martha Ellen Drive	Sex:	M		
City:	Sparks	State:	NV	ZIP:	89431
SSN:	530-56-2914	Home Phone #:	775-830-3195		

Loan Co-Signer

Name:	Patricia J. Shah	DOB:	3/2/75		
Address:	3892 Broad Street	Sex:	F		
City:	Sparks	State:	NV	ZIP:	89431
SSN:	418-96-0939	Home Phone #:	775-830-1366		

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.

Matthew Davis
Applicant's Signature

Cameron Robinson
Mortgage Broker's Signature

Patricia J. Shah
Co-Signer's Signature

May 27, 2007
Date

Residence for Life, Ltd., Home Mortgage Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower," as applicable. Co-Borrower information must also be provided when either the income or assets of a person other than the Borrower (including the Borrower's spouse) will be used as a basis for loan qualification or the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.


Loan Applicant

Name:	Joann S. Hatmaker	DOB:	12/4/83		
Address:	3363 Settlers Lane	Sex:	F		
City:	New York	State:	NY	ZIP:	10016
SSN:	095-58-1575	Home Phone #:	917-795-7657		

Loan Co-Signer

Name:	James H. Morris	DOB:	7/18/47		
Address:	653 Harper Street	Sex:	M		
City:	Adairville	State:	KY	ZIP:	42202
SSN:	400-05-2514	Home Phone #:	270-539-5753		

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that the information provided in this application is true and correct. I agree to submit to a background and credit check as part of the mortgage application process. I acknowledge that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.


Applicant's Signature


Mortgage Broker's Signature


Co-Signer's Signature

May 28, 2007
Date

Residence for Life, Ltd., Home Mortgage Application

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Loan Applicant

Name: Maria D. Carter		DOB: 10/5/53	
Address: 4988 Hart Street			Sex: F
City: Farmington		State: CT	ZIP: 6032
SSN: 040-80-8147	Home Phone #: 860-284-0614		

Loan Co-Signer

Name: Phillip Beers		DOB: 10/13/42	
Address: 629 Mount Tabor			Sex: M
City: New York		State: NY	ZIP: 10005
SSN: 115-64-0860	Home Phone #: 914-509-2933		

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.

Maria D. Carter
Applicant's Signature

Amanda Remillard
Mortgage Broker's Signature

Phillip Beers
Co-Signer's Signature

May 27, 2007
Date

Residence for Life, Ltd., Home Mortgage Application

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Loan Applicant

Name: Sean Corcoran		DOB: 3/6/59	
Address: 592 Joseph Street			Sex: M
City: New Berlin	State: WI	ZIP: 53151	
SSN: 389-05-2790	Home Phone #: 262-730-5905		

Loan Co-Signer

Name: Rosa Isaacson		DOB: 1/29/43	
Address: 3061 Rowes Street			Sex: F
City: Paducah	State: KY	ZIP: 42001	
SSN: 406-72-6327	Home Phone #: 270-587-1529		

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.

Sean Corcoran
Applicant's Signature

Amanda Remillard
Mortgage Broker's Signature

Rosa Isaacson
Co-Signer's Signature

June 4, 2007
Date

TEACHER ANSWER KEY

A HOUSE DIVIDED STUDENT ACTIVITY WORKSHEET

THE CASE:

Residence for Life, Ltd., a large mortgage company, suspects one of its loan officers is preparing fraudulent loan applications and pocketing the money. They are not sure which officer is involved although they believe they have narrowed it down to three individuals: Cameron Robinson, Luis Rothstein, and Amanda Remillard. However, the culprit learned of the company's suspicions and shredded the evidence! Your lab has been asked to assist in reconstructing the evidence and determine which of the three suspects is guilty of the fraud.

PART ONE: RECONSTRUCT THE EVIDENCE

You will be provided with a bag of evidence containing one shredded document recovered from the offices of Residence for Life. You will need to carefully reconstruct the evidence so it can be analyzed. Use scotch tape to preserve the evidence so it can be presented in court. Once your document has been restored, answer the following questions:

1. **What type of document is it?**

Answers to this will vary, depending on if the students were given a loan application, the incriminating e-mail, or the list of stolen identities

2. **Do any of the suspects' names appear on this document?**

The suspects names (Cameron Robinson, Luis Rothstein, and Amanda Remillard) appear on the bottom of the four loan applications (Cameron and Luis each have one; Amanda has two). Their names do not appear on the e-mail or the list of identities.

3. **Does this document incriminate a suspect in any way? Which one? How?**

Individually, none of the documents incriminates any of the suspects, though many students will begin to have suspicions and theories at this point.

TEACHER ANSWER SHEET

A HOUSE DIVIDED STUDENT ACTIVITY WORKSHEET

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PART TWO: THE BIG PICTURE

Once all the documents have been recreated, they need to be studied for clues. Examine all the documents recovered from the mortgage company for evidence and to determine the identity of the fraudulent loan officer.

1. Which document(s) seem particularly suspicious or incriminating?

The e-mail message implies that illegal activities are occurring—the hidden activities, the odd times, the instruction not to leave a paper trail. Some students may also wonder why a “confidential” list of people from a bank would be at a mortgage company.

2. Do any names appear on more than one document?

Four of the names from the list appear as Loan signers and co-signers on Amanda Remillard's loan applications.

3. Who do you think is the culprit? Why?

Amanda Remillard is the culprit. It is very suspicious that people from the Bank of Summerland should be filling out her loan application as both signers and co-signers. Also, some students may notice that the signatures of Amanda's documents bear an interesting resemblance to her own signature (though they are not identical).

4. Explain how the suspect was stealing from the mortgage company.

Amanda Remillard purchased a list of stolen identities from the black-market auction site IdentityAction.info. She used the identities from this list to submit false loan applications. Once these applications were approved, she kept the money for herself.

Name: _____

Date: _____

A HOUSE DIVIDED
STUDENT ACTIVITY WORKSHEET

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- 1. What type of document is it?**

- 2. Do any of the suspects' names appear on this document?**

- 3. Does this document incriminate a suspect in any way? Which one? How?**

Name: _____

Date: _____

A HOUSE DIVIDED
STUDENT ACTIVITY WORKSHEET

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1. Which document(s) seem particularly suspicious or incriminating?
2. Do any names appear on more than one document?
3. Who do you think is the culprit? Why?
4. Explain how the suspect was stealing from the mortgage company.

STUDENT WORKSHEET