

HOW TO DO FINANCIAL ASSET INVESTIGATIONS

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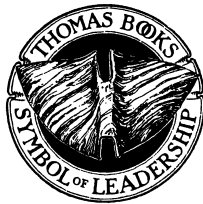
HOW TO DO FINANCIAL ASSET INVESTIGATIONS

**A Practical Guide for Private Investigators,
Collections Personnel and Asset Recovery Specialists**

By

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Certified Information Systems Security Professional*



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*To the faculty and students of Capitol College in
Laurel, Maryland and Thelma, Rebecah, and Rachel.*

PREFACE

Three significant trends emerged since the Third Edition. We welcome a growing interest by financial crime investigators in the text's subject matter. While the book concentrates on asset investigations in the civil realm, a number of the techniques presented have relevance to criminal investigations. In response to this interest, Chapter 16 in this new edition deals with organized crime's impact on the Internet and on financial transactions based in cyberspace. Including the law enforcement community in the book's intended audience should broaden its scope, which benefits all readers.

Another trend worth noting involves the rise of the underground economy. Chapters 15 and 16 cover individual and enterprise involvement in the emerging "shadow" financial domain. A new world of "smartphones," prepaid cards, "carding" operations, and electronic money laundering create new challenges for civil and criminal investigators. The text explores the connections between stolen credit card information (carding), the gambling sector, and money laundering operations. And, the text discusses possible roles a subject of an asset investigation may play in a larger criminal enterprise.

The third trend involves the rise of the "Smartphone Age." Information and money have become highly mobile. Criminals and persons desiring to hide their financial tracks now have the ability to conduct business essentially from the palm of their hand. The traditional "office" or base of operations is available virtually anywhere. With financial information increasingly digital, fluid, and international in reach and in scope, relying on traditional paper trail methods alone will leave the financial investigator out in the cold. Understanding digital forensics and having a solid knowledge of the new mobile digital technologies becomes an important part of the asset investigator's toolbox. This new edition seeks to orient the twenty-first century investigator to the "Smartphone Age."

R.L.M.

PREFACE TO THE THIRD EDITION

Several issues have developed since the Second Edition. First, concerns over privacy and identity theft continue to impact the investigations industry. Investigators must obey new laws and adhere to new standards of conduct. Additionally, the Internet continues to grow as an invaluable resource for investigators and asset recovery specialists. Finally, our Canadian friends expressed a desire to see some Canadian resources listed in the book.

In response, this edition covers the issue of identity theft in several sections and offers investigative techniques that will be sensitive to current and future legislation in this area. The emphasis is on using open sources, many of them available through the Internet, and on analytical methods to gain maximum information from those sources. And, to encourage compliance with the *Graham-Leach-Bliley Act of 1999*, this edition explains how its financial privacy provisions impact investigators.

Intelligence-gathering techniques and their role in financial asset investigations also receive coverage in this edition. All references to the Internet have been checked and updated for this edition. New electronic and Internet-based resources are also placed in the text to enhance research capabilities for the reader. In addition, for the first time, resources of use to Canadian investigators are also in the text.

The overall theme of this edition is “Obey the Law.” Investigators need to stay within legal bounds when conducting asset investigations. Frequently in this edition, the author will point out potential legal pitfalls for various techniques. When in doubt, the reader should always seek appropriate legal advice if he or she feels that the investigation is entering a gray area. But, the key to asset investigations in a privacy conscious era is to become an excellent database and Web-based information researcher. Our major premise is that 80 percent of what you need to know is publicly available, if you know where to look. The other 20 percent is available through legal process. In other words, asset investigations can respect privacy laws and still be quite effective. Good luck hunting.

R.L.M.

PREFACE TO THE SECOND EDITION

Financial asset investigation continues to evolve through its techniques. And, while the fundamental principles outlined in the 1994 edition remain sound, this revision strives to incorporate more online and electronic sources. The Internet marches on as an essential tool for investigators, and financial sleuths need to take every advantage of its treasures.

And, the new edition reflects the Internet's influence by adding a new Chapter 13, "Investigating Using the Internet and Other Sources." Taking the investigator through a fictional asset search in conjunction with a divorce, the chapter covers the Internet as a resource for obtaining facts on collectibles, stocks, bonds, insurance companies, foreign companies, and much more.

New sections added to existing chapters include "Financial Investigation: A Tool for Security Managers," "Piercing the Corporate Veil," "Newsgroups," and "Public Record Searching Shortcuts."

Since the security issues involving key employees often arise from financial problems, the new security section will relate the book's principles to needs of security managers doing background investigations. Identifying businesses that masquerade as corporations has become an important skill in the asset investigation business. The new section provides an ample checklist needed to prove a corporation is really the alter ego of an individual or a group.

Newsgroups are the bulletin boards (or gossip boards) of the Internet. They contain huge amounts of information on subjects ranging from collectibles to the details of incorporating in Zaire. Investigators need to understand how to access this source. This new section and Chapter 13 explore this little known resource.

Public record shortcuts, discussed in a new section, reveal three electronic sources that can save considerable time and trouble when looking for suits, liens, judgments, UCCs, and incorporation records. These new additions hopefully will make your hunting easier and more productive in the realm of financial asset investigation.

R.L.M.

PREFACE TO THE FIRST EDITION

Often, when trying to collect on a judgment or a debt, the investigator or collections professional confronts a stone wall. The debtor claims to lack the necessary funds to satisfy the debt. This book serves as a practical primer in overcoming this obstacle. Emphasizing the use of data collection forms and the latest computer technology, the text offers tools for identifying, locating, and assessing debtors' assets and liabilities.

While traditional texts usually discuss only print sources, this book explains data gathering from computer databases, CD-ROM, human sources, surveillance, and public records. The topics cover both individuals and businesses. They range from obtaining subjects' basic identifiers, such as a social security number, to using key business ratios to calculate figures for a company's balance sheet. The text explains how to integrate the data into a total picture.

The proper techniques for correlating data receive due emphasis. A financial investigator works with information from dissimilar sources. A nonfinancial document such as a courthouse criminal file may lead to a great deal of financial information about a person. Learning how to exploit these informational trails is the book's key subject area.

Judging the validity of the debtor's claimed liabilities and assets is an often missed part of the investigative equation. Subjects of an investigation may try to cloud the issues by introducing bogus assets or liabilities. Cutting through these smoke screens is a main theme of the book. Additionally, the art of finding hidden assets receives the space of an entire chapter; something not found in most financial investigative works.

The reader will find in the text ample forms for gathering, organizing, and analyzing data. There are special forms for individuals and businesses. Form design allows for easy integration of information.

R.L.M.

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HOW TO DO FINANCIAL ASSET INVESTIGATIONS

INTRODUCTION

This book explores the practical techniques for financial asset investigation. It steers private investigators, collections specialists, judgment professionals, and asset recovery specialists in undertaking information collection in a legal manner. It remains predominately a primer on how to find assets to satisfy judgments and debts; however, this edition includes an additional focus on the emerging underground economy. We are entering the “Smartphone Age” of highly mobile financial information conducted on the Internet and from portable digital devices. The impact on civil and criminal investigations cannot be overestimated. New challenges face the asset investigator in working through this electronic labyrinth.

Emphasizing the importance of public records and of resources on the Internet, the text will concentrate on research techniques. These methods make considerable use of libraries, periodicals, government documents, and websites. Each chapter begins with a brief introduction stating its objectives and ends with a summary. When appropriate, significant Internet or electronic sources also appear in tables at the end of the chapter. We begin with focusing on investigating individuals, then the discussion progresses to corporate and business inquiries. The constant theme remains to correlate data from different open sources.

Correlating data means that investigators must keep an open mind. Recognizing that nonfinancial records are also valuable tools is essential. The traffic accident report, the county or superior court criminal file, the biographical information on a website, or a newspaper account may all contain “clues” as to “who owns what.” Integrate them into a search for background on your subject or target. The more you taste of a target’s life, the more you will learn where the money comes from and where it goes.

IDENTITY THEFT AND PRIVACY ISSUES

We live in an age of distrust and suspicion with regard to the disclosure of our personal data. Daily, electronic and print media are rife with accounts of databases plundered, identities stolen from the trash, and financial records compromised. This environment, ridden with the fear of identity theft or of having one's accounts "ripped off," is not conducive to investigators being treated with a laid-back attitude by individuals and institutions with regard to queries for personal information.

In other words, if any time period in recent history compelled investigators to play by the rules, this period is the one. Foremost, learn what the rules are. In the not too distant past, investigators in the private sector worked fairly loose in gathering information from sources. If you had to lie to get information, then you did a "pretext." A good rule of thumb should be to think very carefully prior to using pretext techniques when gathering sensitive personal information like medical, financial, credit history, or confidential criminal histories not available to the public. Otherwise, legal woes may be your reward.

Become familiar with the issues of identity theft. The Federal Trade Commission and the Social Security Administration have good websites on the issue. Learn the details of the Fair Credit Reporting Act (FCRA) and the Gramm-Leach-Bliley Act (GLB). Being knowledgeable about the provisions of these laws can keep the asset investigator out of a lot of legal hot water. And always, if an investigator gets into questionable gray areas during an investigation, he or she should seek competent legal help from an attorney knowledgeable in consumer protection law and privacy issues.

While this discussion will not attempt giving specific legal advice, which should come only from a qualified attorney, covering a few general points of the FCRA and GLB is in order. The FCRA is under Title 15 of the United States Code (15 U.S.C. 1681). In Section 604 of the act, it lists the following permissible uses of consumer credit reports:

1. By order of a court.
2. By written instructions from the consumer.
3. Pursuant to a credit transaction.

4. Pursuant to employment.
5. In underwriting insurance.
6. In evaluating eligibility for a license.
7. Pursuant to insurance.
8. A legitimate business need such as a consumer-initiated transaction or a review of a consumer's account.

If an investigator has any questions about whether his or her access to a consumer's credit report falls under a permissible use, obtain appropriate legal counsel. Under no circumstances should an investigator purchase credit reports without a valid permissible use. Do not conduct business with vendors that sell credit reports with "no questions asked."

GLB is a complex law with broad impact, but note in Section 6821 that it outlaws "pretexting" as a means to obtain confidential consumer information such as financial records. Found in 15 U.S.C., Subchapter II, Sections 6821-6827, it prescribes criminal penalties of five years in prison and a \$100,000 fine. Not a law to trifle with in an investigation, make sure your methods of obtaining consumer financial information are legal. (Resources on obtaining more information on GLB and the FCRA are in Table I-1 at the end of the chapter.)

What an investigator needs to do in the new privacy-conscious environment:

1. Obey the law. Become familiar with FCRA and GLB.
2. Deal with reputable information vendors that follow applicable laws in gathering personal data. (Obtain indemnity and hold harmless agreements from your vendors. These agreements legally obligate them to pay any damages and to defend you in a lawsuit stemming from data supplied to you but they obtained illegally.)
3. Do not use "pretext" methods in violation of privacy laws such as GLB.
4. Obtain personal identifiers such as Full Name, Date of Birth (DOB), Social Security Number (SSN), Driver's License Number, and the like legally.
5. Protect information obtained in investigations. Treat personal information with due care: maintaining security by shredding documents and destroying computer media no longer needed. Make

sure confidential data stored on your premises has adequate physical security.

COMPUTERS AND USING THE INTERNET

Finally, this book stresses getting information from computer-based systems whenever possible. This does not mean that we feel computer-based data is somehow sacred or infallible. On the contrary, an investigator should treat computer-based information just like any other source: *subject to further confirmation*. Not seeking additional validation of what a computer database tells you results in simple foolhardiness. (For example, information gets out of date quickly in our dynamic and highly mobile society, so double-check reliability and validity of “facts” from more than one source.) However, modern investigators do themselves a great disservice in not utilizing computers as an investigative tool. In fact, computers and digital devices are now indispensable tools for the twenty-first century investigators. Consider computers as an extension of your mental and sensory powers. Just do not forget to analyze any collected data using your own mental powers and common sense.

A final admonition for those new to using digital information: scanning for information is so much faster by computer. One can run multiple names against a database in the time it takes to check one name manually. Some databases offer search methodologies that are virtually impossible using print sources. For example, one can request from a LexisNexis® news database all references to a fast food company’s franchise operations in Denver, Colorado from 1990 to the present. And, if one seeks only those articles with a mention of John Jones, the regional manager, that qualifier becomes part of the search term, further narrowing the search.

Computers afford tremendous investigative power, if used wisely. They serve as knowledge multipliers. Starting with a single piece of data, one can develop many investigative leads. For example, the subject’s name found in a newspaper article on an online database or on a CD-ROM disc leads to the name and location of his business, a description of the business, and the names of his relatives participating in the business.

Computer resources are as close as your local county clerk's office, public library, or university library. You will probably find that the computer indexes there do more than replace the old index book or card catalog. They serve as research tools. Do not be afraid to "play" with them. Search a name on several different databases, even if you feel a "hit" is unlikely. We think you will find many surprises and, on occasion, new discoveries. Adopt a creative attitude. Such surprises are the stuff of investigation: the aces up the sleeve, the hidden tricks. In fact, personally going to a library in many cases is no longer necessary. Many public libraries now provide online access to a wide range of databases for cardholders. Research is possible from one's office, home, or anywhere with Internet access.

In the next chapter, we will continue to use the term "database." We will also reintroduce the word "CD-ROM." To avoid any misunderstanding, let me define their meanings. A database is simply an organized collection of data available on a computer. The batting averages of all players in the American League would be a database. The names of each player, their team's name, and their individual batting average would each be a separate "field" on the database. A field is simply a convenient space to store similar data. In searching a database, we can do it by just one field: "Select for George Brett's average." Or, if the software allows, we can combine fields: "Give me the names of all players with the Yankees that have a batting average of .209."

The databases found in financial investigative work yield background, credit, and personal identifying information. Newspaper and periodical databases like LexisNexis, Legal Resource Index (LRI), and Business Periodical Index (ProQuest[®]) provide good historical or biographical information on subjects. A subject's involvement in legal cases could be uncovered using the LRI or LexisNexis, for example. National credit services like Experian, TransUnion, or Equifax, with a permissible use by the investigator, can offer individual credit histories. One can glean legally personal identifiers from governmental databases such as driving records, courthouse indexes, and state licensing agencies. (See Chapter 1 for more details.)

Databases come in several forms. They can be in a distant server that an investigator accesses through a broadband connection via an Internet Service Provider (ISP). These are known as online services, and they usually have Web portals to provide fairly easy access. LexisNexis, Dialog[®], and ProQuest are all examples from among many resources now on the Web.

Other databases require in-house use. Some libraries, governmental agencies, and private organizations do not permit off-site access. One has to use a terminal on the premises. Some will allow voice inquiries by telephone with a terminal operator doing the actual search. Investigators need to learn the resources available in their area. Some databases are available on CD-ROM for use on PCs.

Investigators will find CD-ROMs for some large databases for newspapers, for business periodicals, for the MEDLINE® (National Library of Medicine), and even for their local newspaper, in public and university libraries. Increasingly, various private companies issue CD-ROMs for their publications. For example, local telephone directories are being distributed with a copy in CD-ROM format. A close cousin to the CD-ROM, the DVD, can store vast amounts of information and images.

In locating information on the Web, it is important to understand the utility of search engines like Google®, AltaVista™, or Dogpile®. Search engines generally are easy to use and allow the location of text, images, and sound files. In other words, they can be invaluable starting points for investigators in locating information about people, companies, locations, and assets. In addition, investigators need to be aware of the information available on social networking sites like FaceBook® about individuals. Chapters 15 and 16 cover the various Internet resources used in the underground economy.

The best way to learn how to use search engines is to start using them. Nothing will break if you enter in erroneous data, so feel free to play with the inquiries a bit. Virtually any identifier described in Chapter 1 will be a viable search term in a Web search engine. And, given the power of modern search engines, investigators are not limited to searching by critical attributes like name, SSN, DOB, and telephone number or address. Considering other possibilities for searching is discussed in “The Notion of Critical Attributes” in Chapter 1.

COMING UP IN OTHER CHAPTERS

In the course of your reading, this book will teach you:

1. How to Obtain Initial Identifiers on Individuals.
2. Identifying Relatives, Associates, and Friends of a Subject.

3. Researching Basic Sources on an Individual.
4. How to Use Information Brokers.
5. Effective Reconnaissance of the Subject's Premises.
6. Using Advanced Sources on an Individual.
7. Locating Hidden Assets.
8. Researching Basic Sources on a Business.
9. Doing an Effective Plant Visit.
10. Using Advanced Sources on a Business.
11. Recording Data and Reporting to the Client.

The text continues with fictional case studies, for Chapter 12 demonstrates how the weaving together of diverse sources produces effective financial information; Chapter 13 demonstrates using the Internet as an investigative resource. Chapter 14 on intelligence gathering discusses various non-traditional sources of information that may assist investigators in obtaining data from open sources. Chapter 15 offers techniques on investigating individuals involved in the underground economy. And, Chapter 16 continues the discussion on the underground economy with a focus on organized crime's impact and its consequences for financial investigations.

A glossary at the back defines terms introduced in the text. An appendix includes a pathfinder for locating investigative topics quickly and a checklist for traditional and nontraditional asset investigations. The book also has an ample bibliography for further reading. The author's hope is that the self-learning method introduced here will carry on into further reading and exploration. Financial investigation is a fascinating subject which continually yields new information for the investigator's tool kit. Attending seminars and networking among other investigators will keep your knowledge base current. Also, trading ideas is one of the great pleasures the investigative community offers.

SUMMARY

In this brief introduction, we encountered the book's major themes: (1) Cross-checking and correlating data builds a financial investigation. Paying close attention to sources that speak of an individual's back-

ground, lifestyle, and associates is a wise practice. (2) Conducting financial investigations within the law is not difficult. However, the investigator must learn the privacy and credit laws of the relevant jurisdiction. (3) Computer-based sources allow for effective scanning of databases for background and financial information on individuals and businesses. (4) Be on the lookout for knowledge multipliers: the article in a newspaper, the state license application, or the personal bond form. These types of data-intensive sources open many other informational avenues. (5) Many of the techniques applicable to individuals will work for businesses. Some investigations require developing case files on both the people and the associated companies. (6) And, finally, the text discussed the impact of the underground economy on asset and financial investigations.

Table I-1. Resources Mentioned in Introduction.

<i>Source</i>	<i>Topics</i>	<i>Location</i>
Federal Trade Commission	Identity theft	http://www.consumer.gov/idtheft
Social Security Administration	Identity theft	http://www.ssa.gov/pubs/idtheft.htm
Fair Credit Reporting Act	FCRA	http://www.ftc.gov/os/statutes/fcra.htm
Electronic Privacy Information Center	FCRA	http://www.epic.org/privacy/fcra
Gramm-Leach-Bliley	GLB	http://www.ftc.gov/privacy/glbact/
LexisNexis	Legal sources, Public records, News and company information	http://www.lexisnexis.com
Dialog	Legal Resource Index, Gale Group National Newspaper Index™	http://www.dialog.com/
ProQuest	Business Periodical Index	http://www.proquest.com
National Credit Services	Experian, Equifax, TransUnion Note: These credit vendors may restrict access on who can purchase credit reports.	http://www.experian.com http://www.equifax.com http://www.transunion.com
MEDLINE®	National Library of Medicine (for determining articles published by health professionals)	http://www.nlm.nih.gov/databases
CD-ROMs for Investigators	Business data, Newspapers, People locator	ProQuest has CD-ROMs on business data, newspapers PeopleFinder http://www.pallorium.com/cd.html
Note: URLs for websites change frequently. Any database cited should be evaluated by the individual investigator for accuracy, reliability, and conformance to the applicable laws.		

Chapter 1

OBTAINING THE IDENTIFIERS

Any financial inquiry must acquire certain basic data about a subject before rigorous research begins. Not knowing a subject's date of birth or social security number may prevent you from positive identification while examining public records. The lack of a full name, and any aliases used, may bar discovering key documents. If the last name is a common one, not possessing the middle name could render indexes unusable. Ignorance of the subject's address history may leave assets in other jurisdictions undiscovered.

Upon completing this chapter, you should know:

1. How to use effectively Basic Identifiers such as Date of Birth, Social Security Number, Names or Aliases, and Address History.
2. Common Sources for such Data: Voters' Registration, Telephone Directory, Courthouse Criminal Files, Driver's License Records, City Crisscross, Directory, Civil Records, or Trash.
3. Lesser Known Sources: Newspaper and Periodical Databases, Local Police Database, Municipal Court Database, Biographical Reference Works, Special Historical Collections, Bankruptcy Court, State Regulatory and Licensing Agencies, and Financial Statements.
4. How to use other identifiers beyond the basic ones such as DOB, SSN, and full name. (See the section in this chapter, "The Notion of Critical Attributes.")

IDENTITY SECURITY

As indicated in the Introduction, expect increased security restrictions among individuals and institutions when trying to gain information about the basic identifiers. These restrictions include:

- A. The shredding of documents, which reduces the profitability of “dumpster diving.”
- B. Increased confidentiality concerns at banks, schools, lending institutions, real estate offices, and government offices for records not specifically identified as public records.
- C. People and institutions not releasing identifiers as a routine matter.
- D. Increased checking of credit reports by consumers to see who has been looking at their credit history.
- E. New legal restrictions: GLB and HIPAA (Health Insurance Portability and Accountability Act of 1996, which limits what medical information a health care provider or institution may release).

In response to this new environment of guarded concern, investigators need to be resourceful and imaginative. A person, the subject of an inquiry, has a large number of attributes connected with them in a complex society such as the United States. Some of those attributes are straightforward such as the basic identifiers. Other attributes are more historical in nature, such as the person’s previous addresses, or more connected with things that they own, like vehicles or possibly coin, stamp, or baseball card collections. The new rule of thumb becomes that when the basic identifiers come up short for whatever reason, then the investigator needs to build on paper and electronic trails that the secondary attributes or identifiers provide. Later in the chapter, we will visit this issue more in-depth.

THE IMPORTANCE OF BASIC IDENTIFIERS

Many records use the date of birth (DOB) as a definitive identifier. One can access driving records in most states with a correct name and

a DOB. Criminal files at both the courthouse and at the police station use the DOB as an essential part of a suspect's pedigree. The retrieval of medical records often requires this identifier. The same is true for academic records. Professional licenses granted by state or local agencies use DOB as a database field. Possessing a DOB for a subject makes searching these databases faster and easier. Effective researching of civil lawsuit records may require this key piece of data. Obviously, vital records such as birth certificates require knowledge of the DOB to obtain a copy. This little identifier provides great mileage in clarifying whether a person found in a record is the one you seek. It is a coveted tool for good investigators.

The Social Security Number

The social security number (SSN) has several applications. Most individual credit files use it as the key identifier. Therefore, doing nationwide credit searches requires knowing it. Many information brokers offer people-locating databases that require the number. Several states use the SSN as the driver's license number. The SSN also allows an investigator to discover the possible home state for a subject. The first three digits of the number reveal the state where social security account originated (see Chapter 2).

Banks and financial institutions use the SSN to allow access to account information and to identify customers. State regulatory and licensing agencies use the number as a searchable database field on professional licenses. State tax collection agencies and the Internal Revenue Service use the SSN to identify taxpayers.

Universities and other schools use the number as an identifier on academic records. Employers' payroll files have the number as a searchable field and as an employee identifier. To obtain military or veteran's records, one will need the subject's SSN. Other federal entitlement programs such as Medicaid, Medicare, and its namesake, Social Security, all use the SSN as a prime identifier. This number opens a multitude of financial, governmental, and employment records on a subject. Treat it as a precious passkey; however, obtain and use this identifier, like with any other discussed in this text, legally.

A Person's Name

The ultimate identifier is a person's correct, full name; without it, the research of most records will be difficult or even futile. Obtaining the correct form of the name is the crux of the problem. Is it John Richardson Jones or John Richardsen Jones? Could it be Steve Hamilton Smith or Stephen Hamilton Smith? Was it the father Reginald K. Peterson or the son Reginald K. Peterson Jr.? Which is it, Amanda Dawn Jackson or Amanda Donna Jackson? Be sloppy with names and you will find yourself going down many dead-end trails.

A good investigator must also keep an eye and ear out for the use of aliases. Married women may have accounts and records in their maiden names. Individuals with "legal difficulties" will pick up and drop names like ordinary people change clothes. Divorces, remarriages, and changes in child custody will create new legal names. The proud owners of hyphenated surnames will not always employ them consistently. Persons responsible for recording customers' or clients' names will not be without error. The terminal operator may type in Peterson instead of Petersen, Johnson instead of Johnston. As our world becomes more computer-based, these little errors will continue to plague inquiring minds.

Address Histories

The first three basic identifiers answer the question, "Who?" Address histories tell you "Where" and "When." Knowing that a person lived all their adult life in the same community helps to focus a financial investigation. While such a person may own assets in other states, it is not probable. If a person has a wide-ranging address history, first place the addresses in chronological order. This timetable can tell an investigator if the subject had sufficient maturity and time to develop assets at the different locations.

For example, consider a twenty-four-year-old, currently working as a waiter, with five different addresses over the last five years in four different states. He probably does not have substantial property holdings elsewhere. However, do a careful second look at the California real estate and property holdings for a forty-five-year-old systems analyst, currently living in Texas, after twenty years in San Francisco.

Coupled with other information resources, address histories can add a powerful logic to financial investigation.

COMMON SOURCES

The basic identifiers are not deep secrets, cloaked in extensive security. They exist in the public record; one needs only determination to find them. If you have a complete name for the subject, start at the local courthouse. If a full name is lacking, a bit of “trash research” may be necessary.

Trashing About

An individual’s trash may blossom as a source of key identifiers. If the client knows where the subject lives, running by the house on trash day could reveal much new data. Bank statements, cancelled checks, credit card statements, billing statements, and business correspondence all can provide essential identifying data, especially when the correct names need discovering. The fine art of garbage browsing will receive attention in Chapter 5.

An important point about dumpster diving and other efforts at forensic trash examination is that it needs to be done legally. Please become familiar with the legal restrictions in your jurisdiction. Also, be mindful that people are more on guard as to this activity, so any “trashing research” needs to happen with the utmost discretion even if legal.

Voters’ Registration

The Voters’ Registration records should provide an investigator the full legal name of the subject, his or her current address, DOB, and social security number. In addition, by checking the alphabetical or geographical printouts, the investigator should find a similar listing for the subject’s spouse. Some Voters’ Registration files also contain the registrant’s Place of Birth (POB) information. Be sure to make note of this little piece of data, especially if it is another city. If the rest of your inquiry indicates a large amount of assets, you may wish to check hold-