

CERTIFID

WIRE FRAUD STOPS HERE.
GUARANTEED.

Protecting Yourself Against Wire Fraud

2019



Tom Cronkright

Co-Founder and CEO

tcronkright@certifid.com

Tom is the co-founder and CEO of CertifID, a real-time and guaranteed identity and document verification system to prevent wire fraud. He and his business partner, Lawrence Duthler, created the solution in response to a fraud incident they experienced in 2015 and the accelerating instances of fraud in real estate transactions. Tom is a licensed attorney, and frequent speaker on identity, cyber fraud, and real estate topics.

Tom is also the co-founder and CEO of Sun Title, a commercial and residential title agent that has been recognized as an Inc. 5000 company for five consecutive years.

Federal Subpoena to Testify

Subpoena No. 2017R01483007

AO 89 (Rev. 01/09) Subpoena to Testify at a Hearing or Trial in a Criminal Case

UNITED STATES DISTRICT COURT

for the

Middle District of Florida

United States of America
v.
Okechukwu Desmond Amadi
Defendant

Case No. 8:17-cr-447-T-30AEP

SUBPOENA TO TESTIFY AT A HEARING OR TRIAL IN A CRIMINAL CASE

To: Tom Cronkright
Sun Title
1410 Plainfield Avenue, NE
Grand Rapids, MI 49505

YOU ARE COMMANDED to appear in the United States district court at the time, date, and place shown below to testify in this criminal case. When you arrive, you must remain at the court until the judge or a court officer allows you to leave.

Place of Appearance:	Courtroom No.: 17
United States District Court 801 North Florida Avenue, Tampa, Florida 33602-4511	Date and Time: 10/29/18, 09:00AM - Date Subject to Change

You must also bring with you the following documents, electronically stored information, or objects *(blank if not applicable)*:

If you have any questions regarding this subpoena, please contact Special Agent Deven Williams, Federal Bureau of Investigation, at 813-253-1003.

Date: 09/19/18

CLERK OF COURT

CERTIFID

Today’s Topics

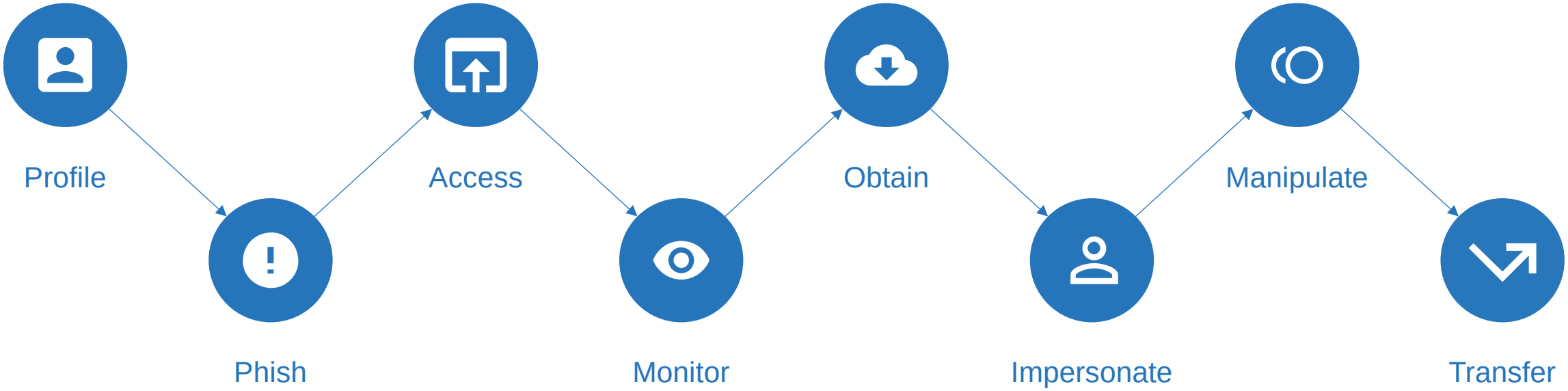
- Wire Fraud Playbook - Real Estate
- The Ease of Starting a Fraud
- How to Spot a Fraud
- Fraud Repercussions
- Next Steps

Today’s Topics

Wire Fraud Playbook - Real Estate

- The Ease of Starting a Fraud
- How to Spot a Fraud
- Fraud Repercussions
- Next Steps

Steps to Committing Fraud





Why real estate transactions?

1.They are incredibly lucrative

(avg $200,000)



Why real estate transactions?

2.Transactions involve multiple parties all communicating electronically



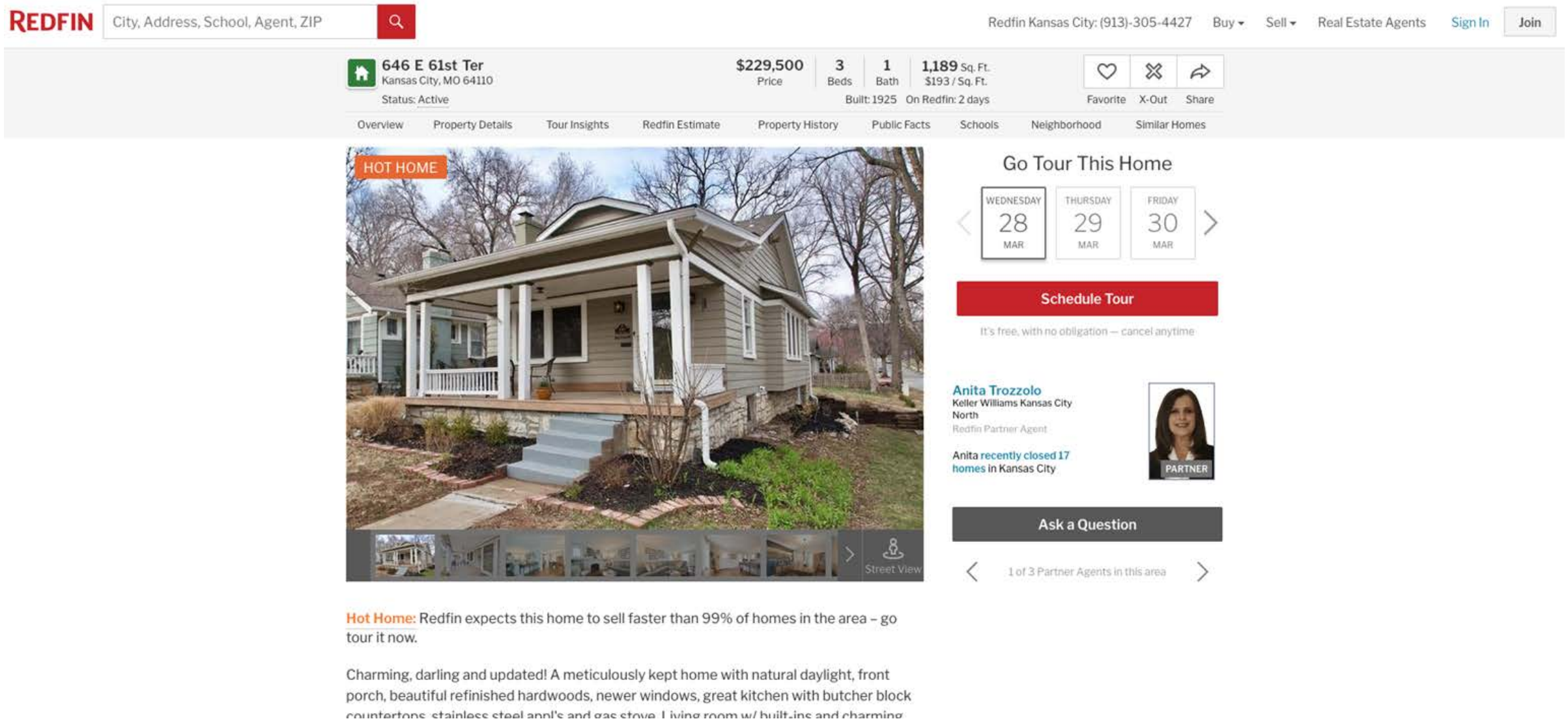
Why real estate transactions?

3. All the information to start a fraud is easily found online

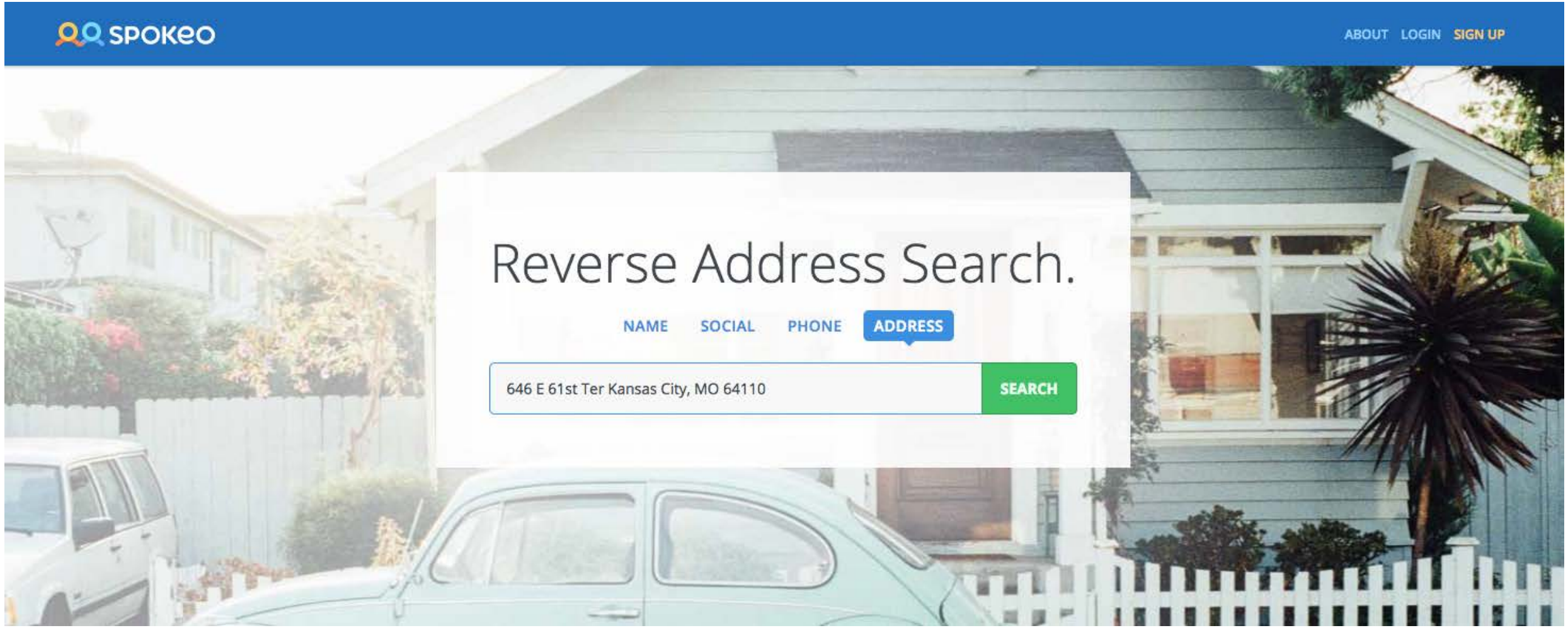
Today’s Topics

- Wire Fraud Playbook - Real Estate
- **The Ease of Starting a Fraud**
- How to Spot a Fraud
- Fraud Repercussions
- Next Steps

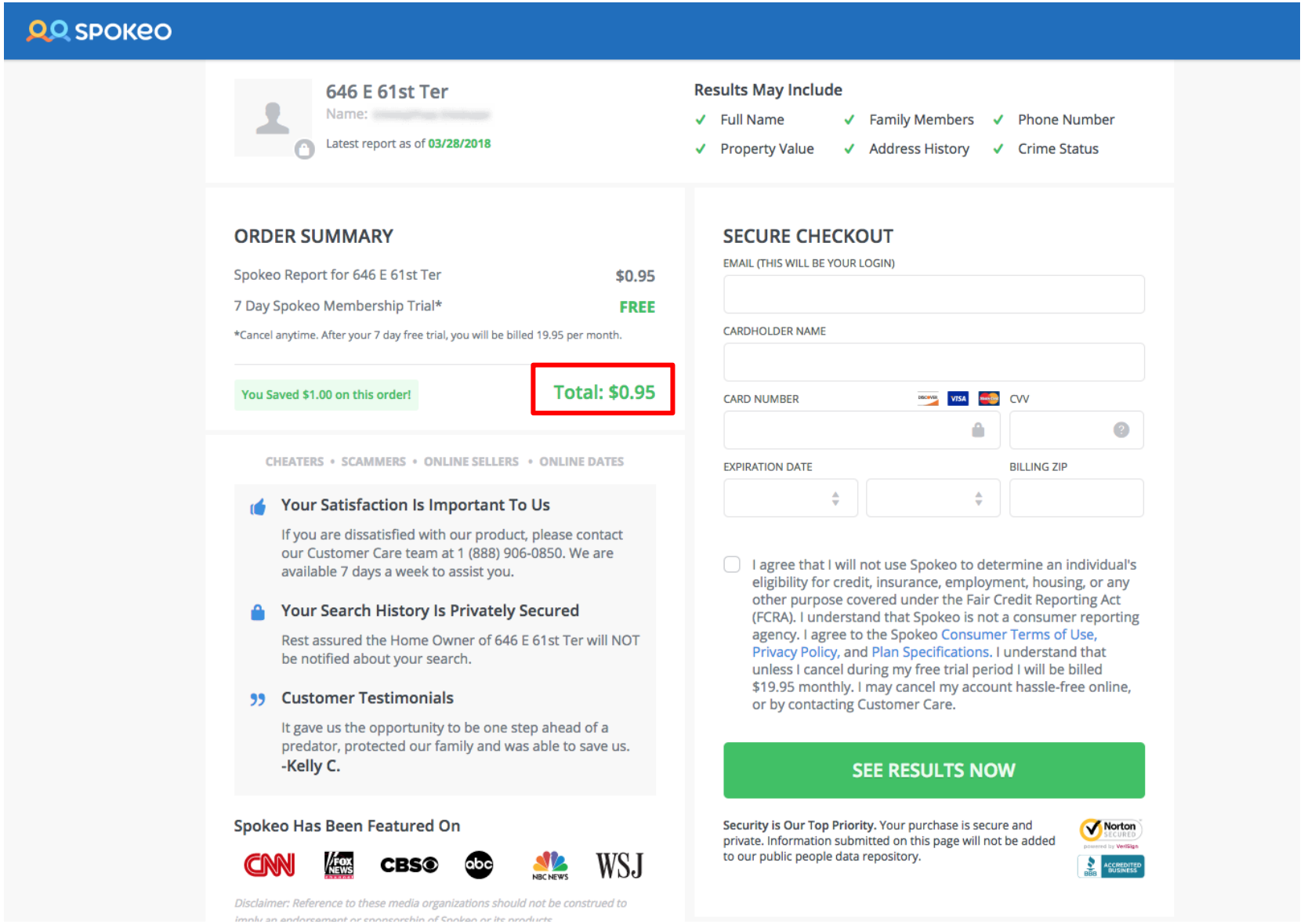
Start with a basic home search online



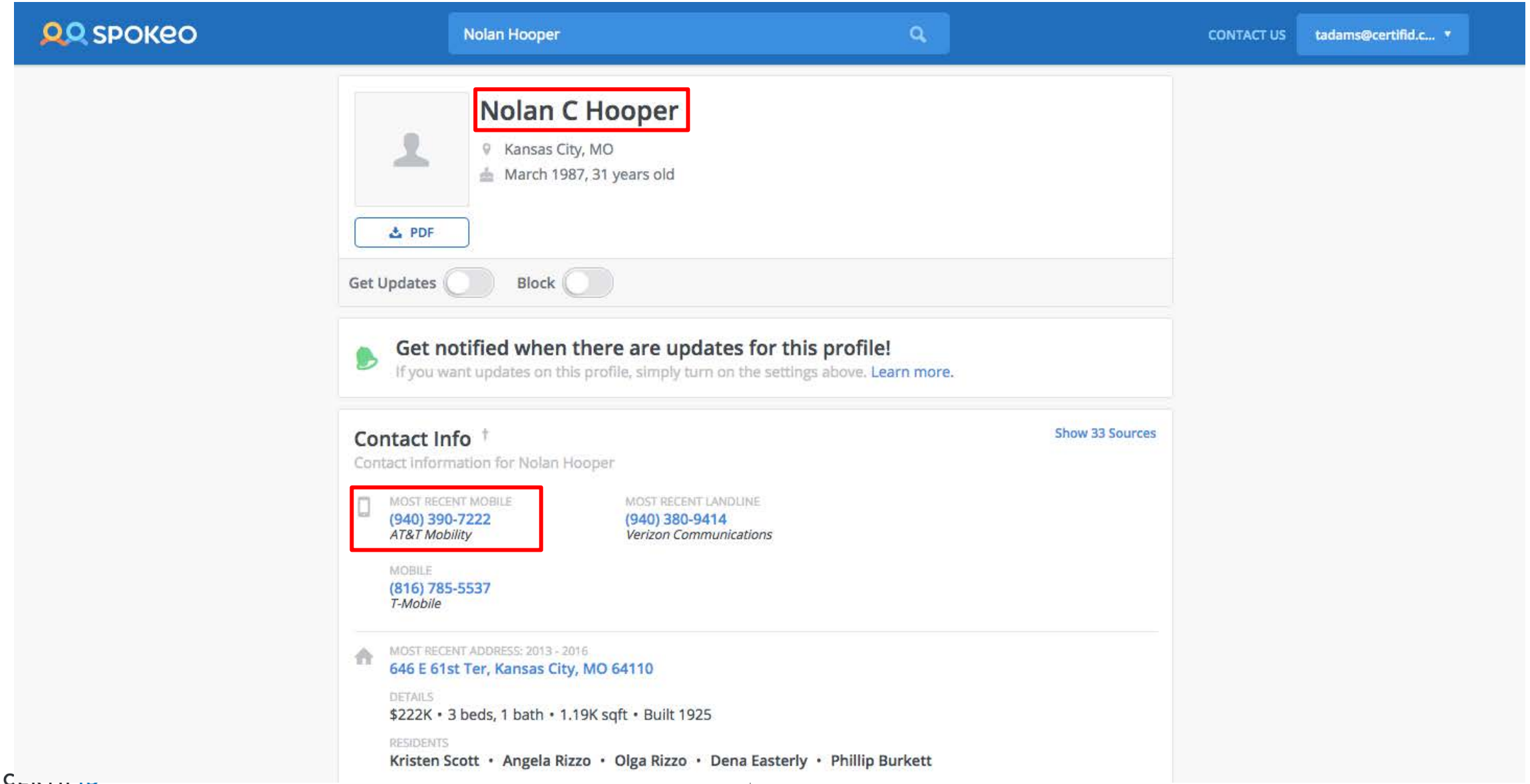
Run a reverse address search on the owner on a site like Spokeo



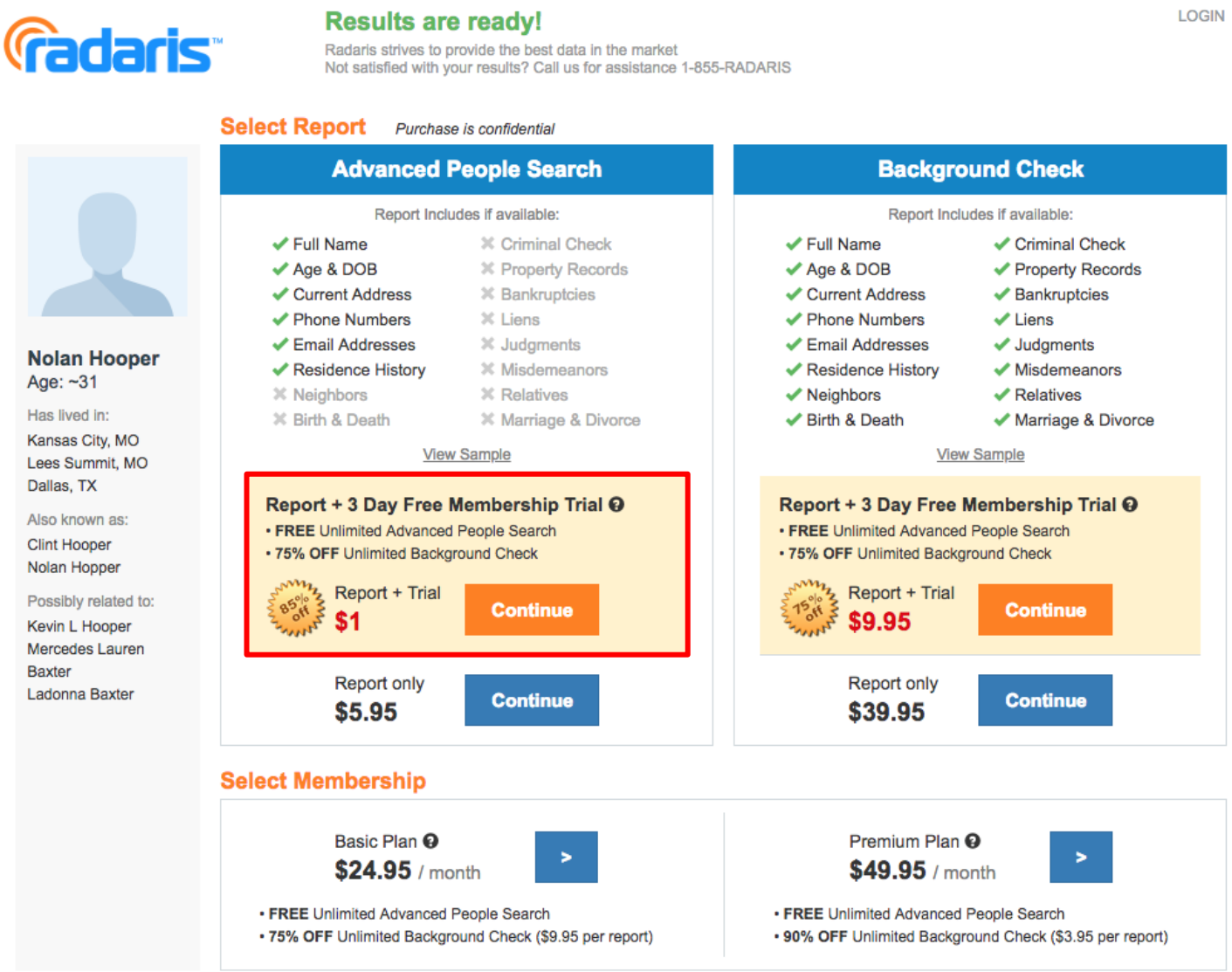
Pay $0.95 to obtain a profile on the current property owner



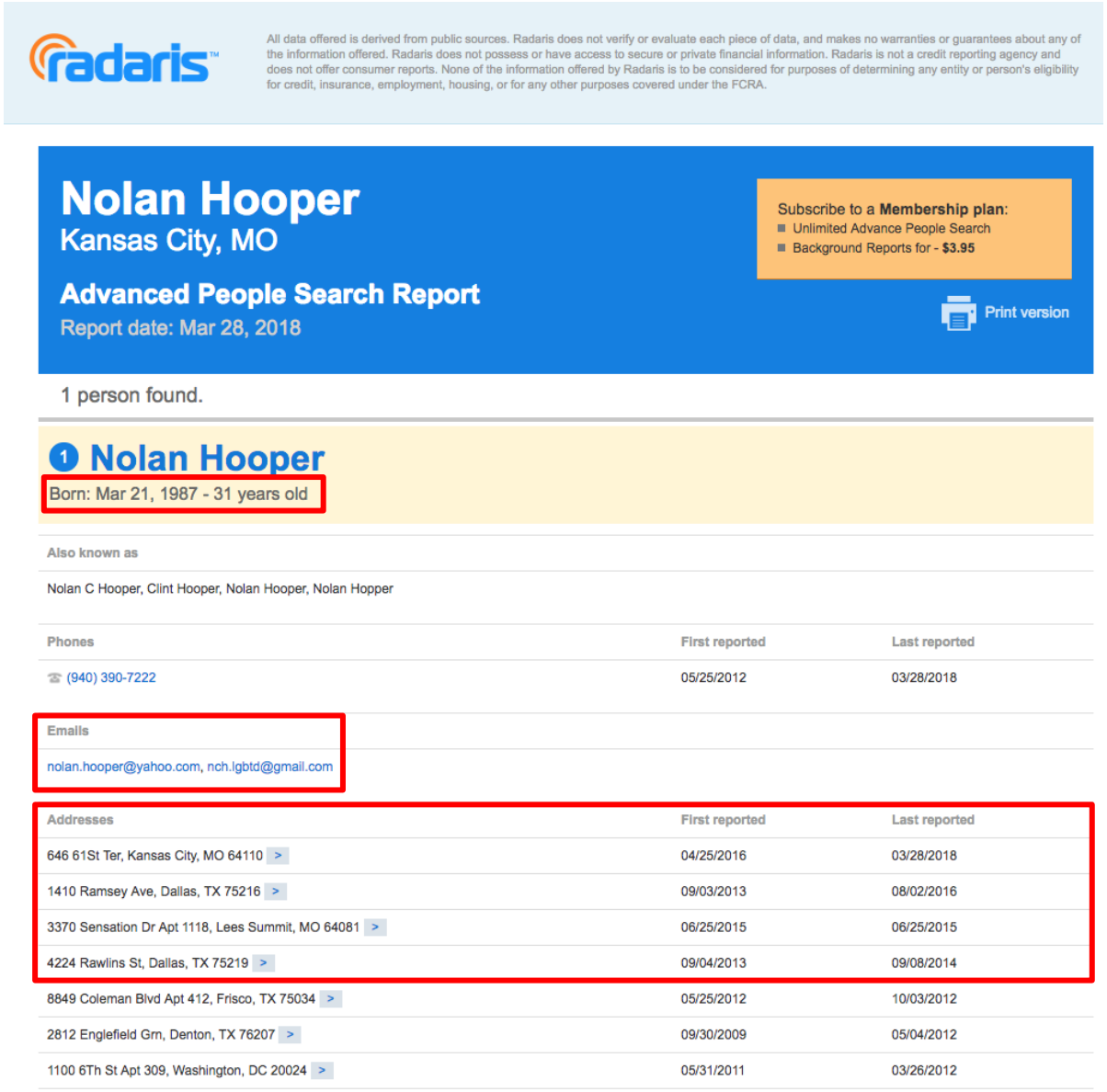
Obtain the owner's name, phone number and age



Pay another $1 and obtain even more information on the owner



Get owners email address, date of birth, and previous physical addresses



radaris™

All data offered is derived from public sources. Radaris does not verify or evaluate each piece of data, and makes no warranties or guarantees about any of the information offered. Radaris does not possess or have access to secure or private financial information. Radaris is not a credit reporting agency and does not offer consumer reports. None of the information offered by Radaris is to be considered for purposes of determining any entity or person's eligibility for credit, insurance, employment, housing, or for any other purposes covered under the FCRA.

Nolan Hooper
Kansas City, MO

Advanced People Search Report
Report date: Mar 28, 2018

Subscribe to a **Membership plan**:
- Unlimited Advance People Search
- Background Reports for - **$3.95**

Print version

1 person found.

1 Nolan Hooper
Born: Mar 21, 1987 - 31 years old

Also known as

Nolan C Hooper, Clint Hooper, Nolan Hooper, Nolan Hopper

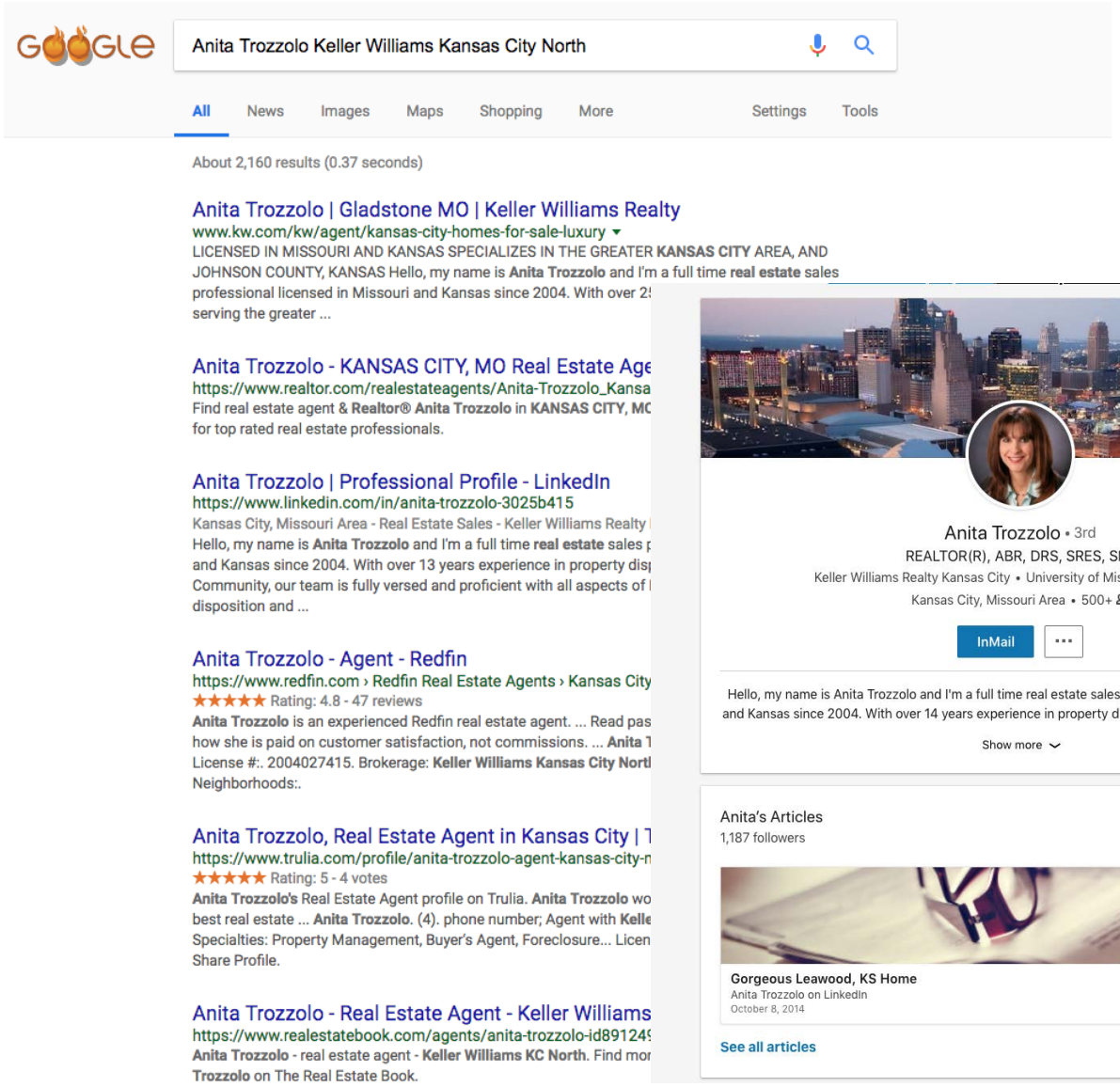
Phones	First reported	Last reported
☎ (940) 390-7222	05/25/2012	03/28/2018

Emails

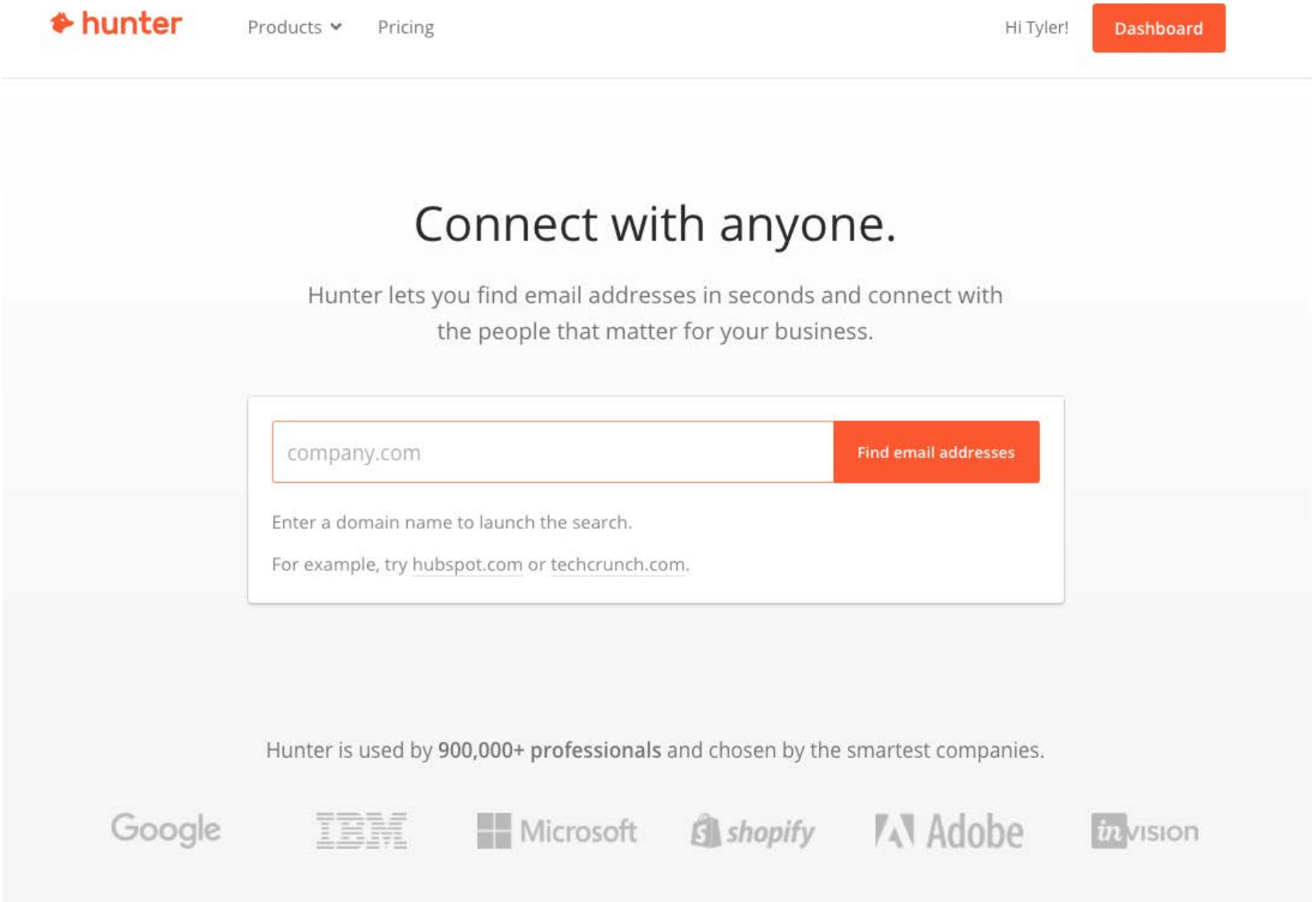
nolan.hooper@yahoo.com, nch.lgbtd@gmail.com

Addresses	First reported	Last reported
646 61St Ter, Kansas City, MO 64110 >	04/25/2016	03/28/2018
1410 Ramsey Ave, Dallas, TX 75216 >	09/03/2013	08/02/2016
3370 Sensation Dr Apt 1118, Lees Summit, MO 64081 >	06/25/2015	06/25/2015
4224 Rawlins St, Dallas, TX 75219 >	09/04/2013	09/08/2014
8849 Coleman Blvd Apt 412, Frisco, TX 75034 >	05/25/2012	10/03/2012
2812 Englefield Grn, Denton, TX 76207 >	09/30/2009	05/04/2012
1100 6Th St Apt 309, Washington, DC 20024 >	05/31/2011	03/26/2012

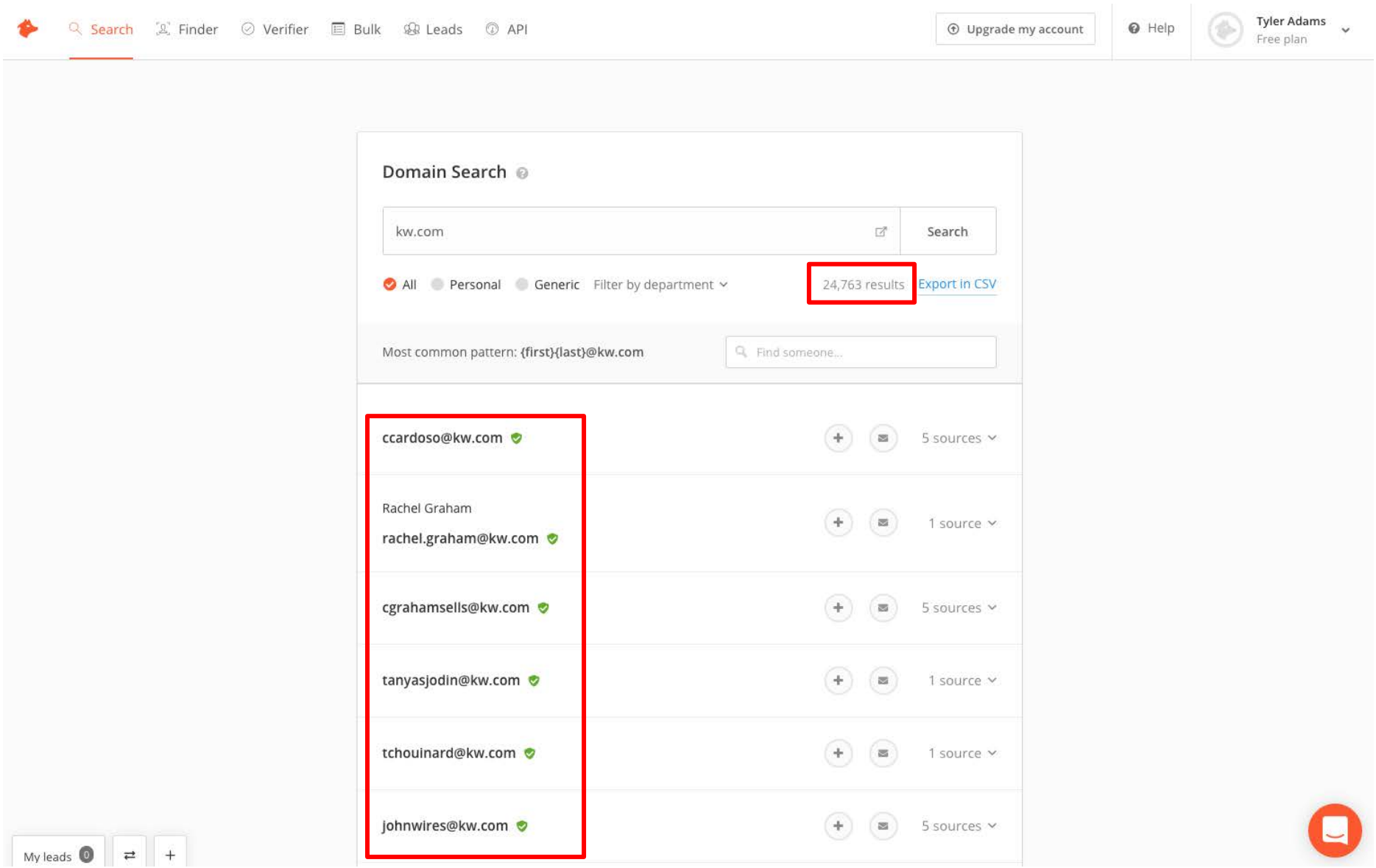
Make a direct connection with the real estate agent



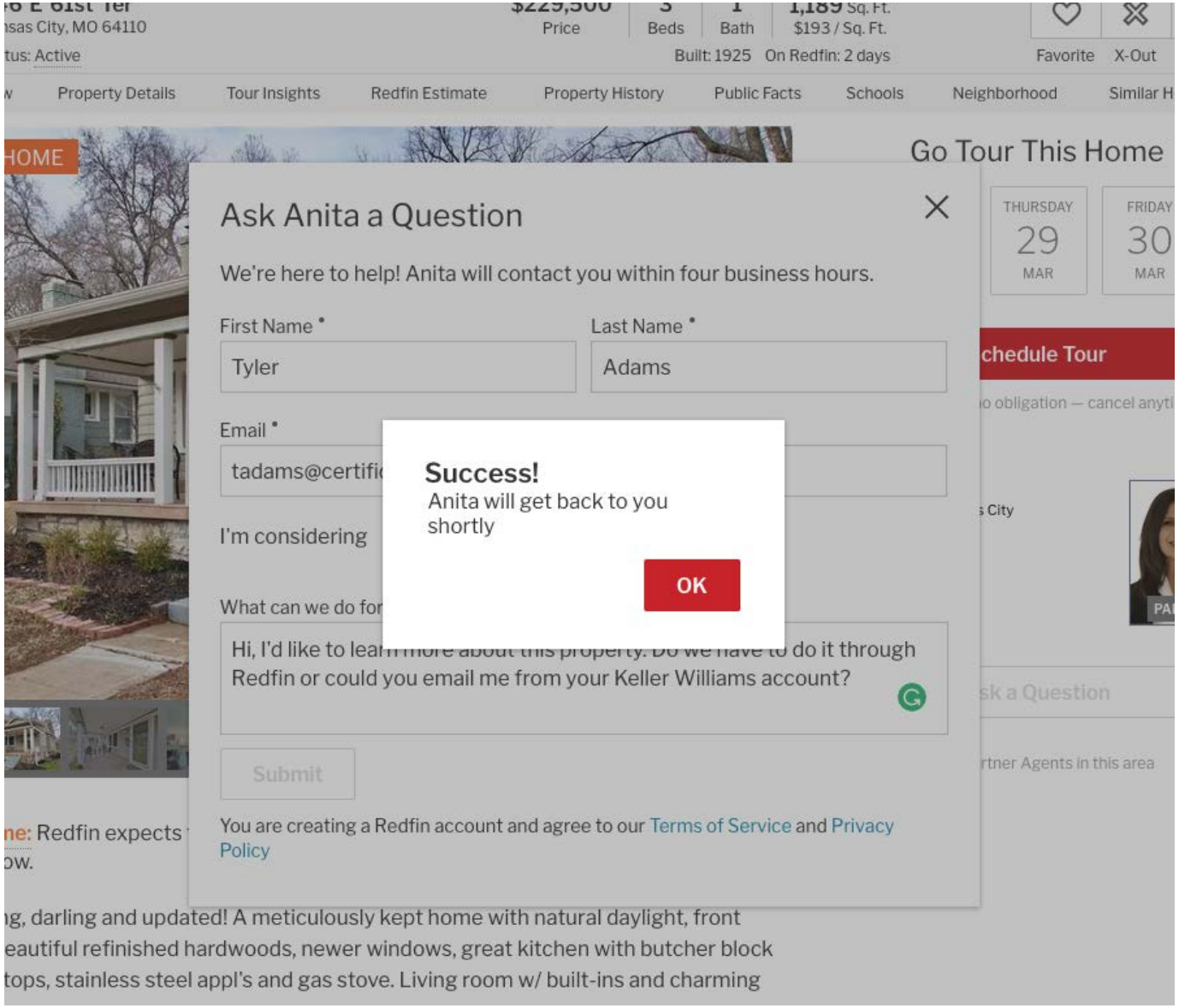
Use a platform like Hunter to obtain her email address



Simple Hunter search delivers 24,763 Keller Williams agent emails



Confirm email by initiating a question directly to the agent



Auto reply to the question confirms agent's email and mobile number

Tyler Adams, meet Anita Trozzolo, the agent you requested Inbox x CERTIFID x

Partner Agent Team <partner-agents@redfin.com>
to Anita, Tyler

3:12 PM (1 minute ago)

Tyler, meet Anita.

Redfin has partnered with Anita from Keller Williams Kansas City North because they share in our commitment to always put the customer first. While they are not the listing agent for this property, they will be able to represent you as a buyer if you end up loving this home, or any other homes that fit your search.

Redfin Partner Agent: Anita Trozzolo, Keller Williams Kansas City North, atrozzolo@gmail.com, (816) 651-3003
Customer: Tyler Adams, tadams@certifid.com, (239) 281-3777
Property of interest: 646 E 61st Ter, Kansas City, MO 64110, $229500
Request Notes: buying

Customer is buying. Hi, I'd like to learn more about this property. Do we have to do it through Redfin or could you email me from your Keller Williams account?

Anita will be in touch as soon as possible, at least within 4 hours for requests that come before 2pm.

Since Partner Agents aren't employed by Redfin, we can't offer a Redfin Refund for buyers who work with a Partner Agent.

Regards,
Redfin
partner-agents@redfin.com | 253.271.8436

Find out more about Partner Agents

Agent responds to the question and confirms her email / mobile number

Hello! Inbox x CERTIFID x

Trozzolo Real Estate <atrozzolo@gmail.com>

to tadams

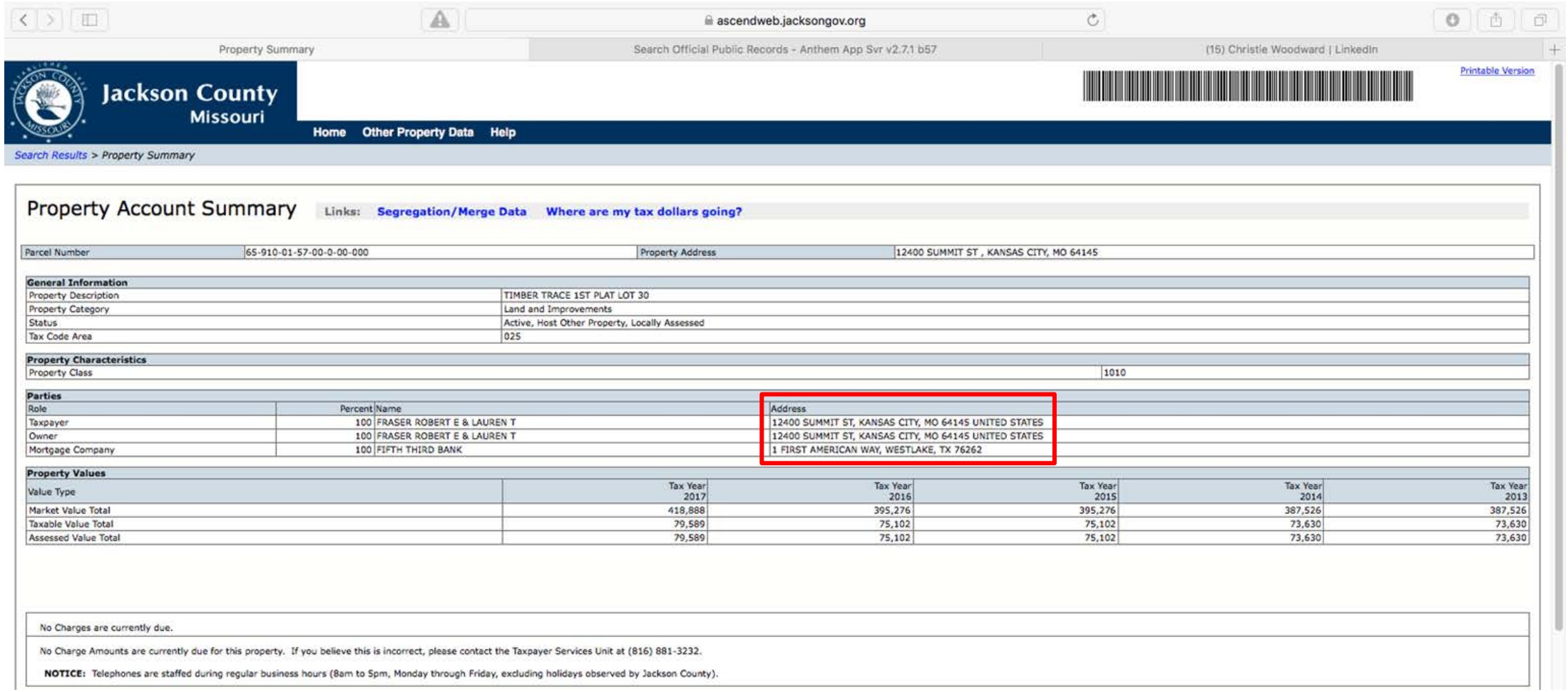
Hi I received your request regarding a property through Redfin. Please feel free to call me at 816-651-3003. I would love to help you. Thank you!

Review “sold” transactions to determine where she’ll direct the closing

Past Sales (18 all-time)

PROPERTY ADDRESS	REPRESENTED	SOLD DATE	PRICE
 12400 Summit St Kansas City, MO 64145	Seller	09/15/2016	--
 10013 E 83rd Ter Raytown, MO 64138	Seller	12/22/2015	--
 7023 N Mercier Ct Kansas City, MO 64118	Seller	09/16/2015	--
 2608 NW Fawn Dr Blue Springs, MO 64015	Seller	07/31/2015	$199,900
 436 E 72nd St Kansas City, MO 64131	Seller	04/14/2015	$252,000

Use a “sold” transaction to review who notarized the deed



ascendweb.jacksongov.org

Property Summary | Search Official Public Records - Anthem App Svr v2.7.1 b57 | (15) Christie Woodward | LinkedIn

Jackson County Missouri

Printable Version

Home | Other Property Data | Help

Search Results > Property Summary

Property Account Summary

Links: Segregation/Merge Data | Where are my tax dollars going?

Parcel Number	65-910-01-57-00-0-00-000	Property Address	12400 SUMMIT ST , KANSAS CITY, MO 64145

General Information

Property Description	TIMBER TRACE 1ST PLAT LOT 30
Property Category	Land and Improvements
Status	Active, Host Other Property, Locally Assessed
Tax Code Area	025

Property Characteristics

Property Class	1010

Parties

Role	Percent	Name	Address
Taxpayer	100	FRASER ROBERT E & LAUREN T	12400 SUMMIT ST, KANSAS CITY, MO 64145 UNITED STATES
Owner	100	FRASER ROBERT E & LAUREN T	12400 SUMMIT ST, KANSAS CITY, MO 64145 UNITED STATES
Mortgage Company	100	FIFTH THIRD BANK	1 FIRST AMERICAN WAY, WESTLAKE, TX 76262

Property Values

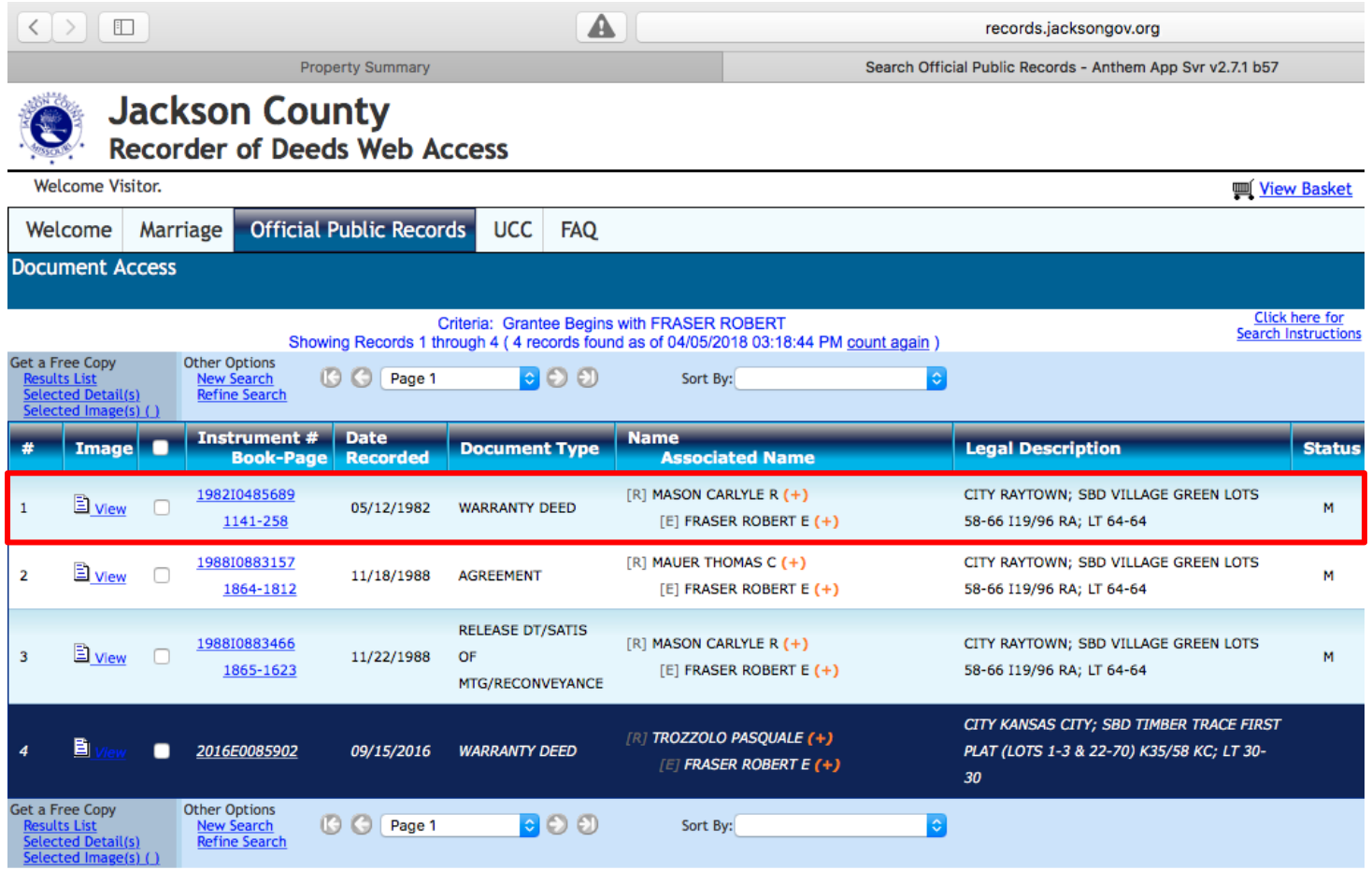
Value Type	Tax Year 2017	Tax Year 2016	Tax Year 2015	Tax Year 2014	Tax Year 2013
Market Value Total	418,888	395,276	395,276	387,526	387,526
Taxable Value Total	79,589	75,102	75,102	73,630	73,630
Assessed Value Total	79,589	75,102	75,102	73,630	73,630

No Charges are currently due.

No Charge Amounts are currently due for this property. If you believe this is incorrect, please contact the Taxpayer Services Unit at (816) 881-3232.

NOTICE: Telephones are staffed during regular business hours (8am to 5pm, Monday through Friday, excluding holidays observed by Jackson County).

Download the deed from a recent sale



records.jacksongov.org

Property Summary | Search Official Public Records - Anthem App Svr v2.7.1 b57

Jackson County
Recorder of Deeds Web Access

Welcome Visitor. View Basket

Welcome | Marriage | Official Public Records | UCC | FAQ

Document Access

Criteria: Grantee Begins with FRASER ROBERT
Showing Records 1 through 4 (4 records found as of 04/05/2018 03:18:44 PM count again)

Click here for Search Instructions

Get a Free Copy: Results List, Selected Detail(s), Selected Image(s) ( )
Other Options: New Search, Refine Search
Page 1 | Sort By:

#	Image		Instrument # Book-Page	Date Recorded	Document Type	Name Associated Name	Legal Description	Status
1	View		1982I0485689 1141-258	05/12/1982	WARRANTY DEED	[R] MASON CARLYLE R (+) [E] FRASER ROBERT E (+)	CITY RAYTOWN; SBD VILLAGE GREEN LOTS 58-66 I19/96 RA; LT 64-64	M
2	View		1988I0883157 1864-1812	11/18/1988	AGREEMENT	[R] MAUER THOMAS C (+) [E] FRASER ROBERT E (+)	CITY RAYTOWN; SBD VILLAGE GREEN LOTS 58-66 I19/96 RA; LT 64-64	M
3	View		1988I0883466 1865-1623	11/22/1988	RELEASE DT/SATIS OF MTG/RECONVEYANCE	[R] MASON CARLYLE R (+) [E] FRASER ROBERT E (+)	CITY RAYTOWN; SBD VILLAGE GREEN LOTS 58-66 I19/96 RA; LT 64-64	M
4	*View*		*2016E0085902*	*09/15/2016*	*WARRANTY DEED*	*[R] TROZZOLO PASQUALE (+) [E] FRASER ROBERT E (+)*	*CITY KANSAS CITY; SBD TIMBER TRACE FIRST PLAT (LOTS 1-3 & 22-70) K35/58 KC; LT 30-30*	

Get a Free Copy: Results List, Selected Detail(s), Selected Image(s) ( )
Other Options: New Search, Refine Search
Page 1 | Sort By:



ELECTRONICALLY RI
JACKSON COUNTY, M
09/15/2016 02:59
WD FEE: $ 24.00
INSTRUMENT NUI
2016E00859

MISSOURI WARRANTY DEED

THIS INDENTURE, Made on September 14, 2016 by and between

Grantor: **Pasquale Trozzolo and Joan M. Trozzolo, husband and wife**
OF Jackson COUNTY, Missouri

AND

Grantee: **Robert E. Fraser and Lauren T. Fraser, husband and wife**
whose mailing address is 12400 Summit St., Kansas City, MO 64145

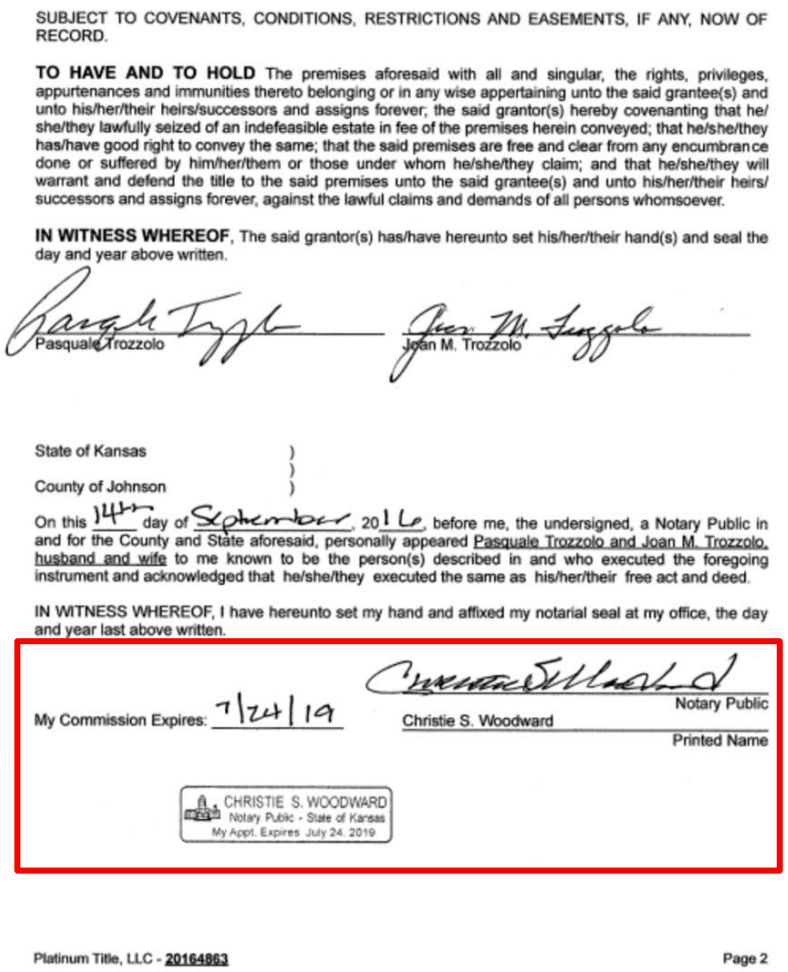
WITNESSETH: THAT THE SAID GRANTOR(S), in consideration of the sum of **ONE DOLLAR AND OTHER VALUABLE CONSIDERATIONS** to be paid by said grantee(s) (the of which is hereby acknowledged), do by these presents, Grant, Bargain and Sell, Convey and C unto the said grantee(s) his/her/their heirs/successors and assigns, the following described lots, tr parcels of land lying, being and situate in the County of **Jackson** and State of **Missouri,** to-wit:

Legal Description:
Lot 30, TIMBER TRACE FIRST PLAT, a subdivision in Kansas City, Jackson County, Mi according to the recorded plat thereof.

12400 Summit St., Kansas City, MO 64145

Platinum Title, LLC - **20164863**

Compare this notary public to other deeds from previous sales



SUBJECT TO COVENANTS, CONDITIONS, RESTRICTIONS AND EASEMENTS, IF ANY, NOW OF RECORD.

TO HAVE AND TO HOLD The premises aforesaid with all and singular, the rights, privileges, appurtenances and immunities thereto belonging or in any wise appertaining unto the said grantee(s) and unto his/her/their heirs/successors and assigns forever; the said grantor(s) hereby covenanting that he/she/they lawfully seized of an indefeasible estate in fee of the premises herein conveyed; that he/she/they has/have good right to convey the same; that the said premises are free and clear from any encumbrance done or suffered by him/her/them or those under whom he/she/they claim; and that he/she/they will warrant and defend the title to the said premises unto the said grantee(s) and unto his/her/their heirs/successors and assigns forever, against the lawful claims and demands of all persons whomsoever.

IN WITNESS WHEREOF, The said grantor(s) has/have hereunto set his/her/their hand(s) and seal the day and year above written.

Pasquale Trozzolo — Joan M. Trozzolo

State of Kansas)
)
County of Johnson)

On this 14th day of September, 2016, before me, the undersigned, a Notary Public in and for the County and State aforesaid, personally appeared Pasquale Trozzolo and Joan M. Trozzolo, husband and wife to me known to be the person(s) described in and who executed the foregoing instrument and acknowledged that he/she/they executed the same as his/her/their free act and deed.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my notarial seal at my office, the day and year last above written.

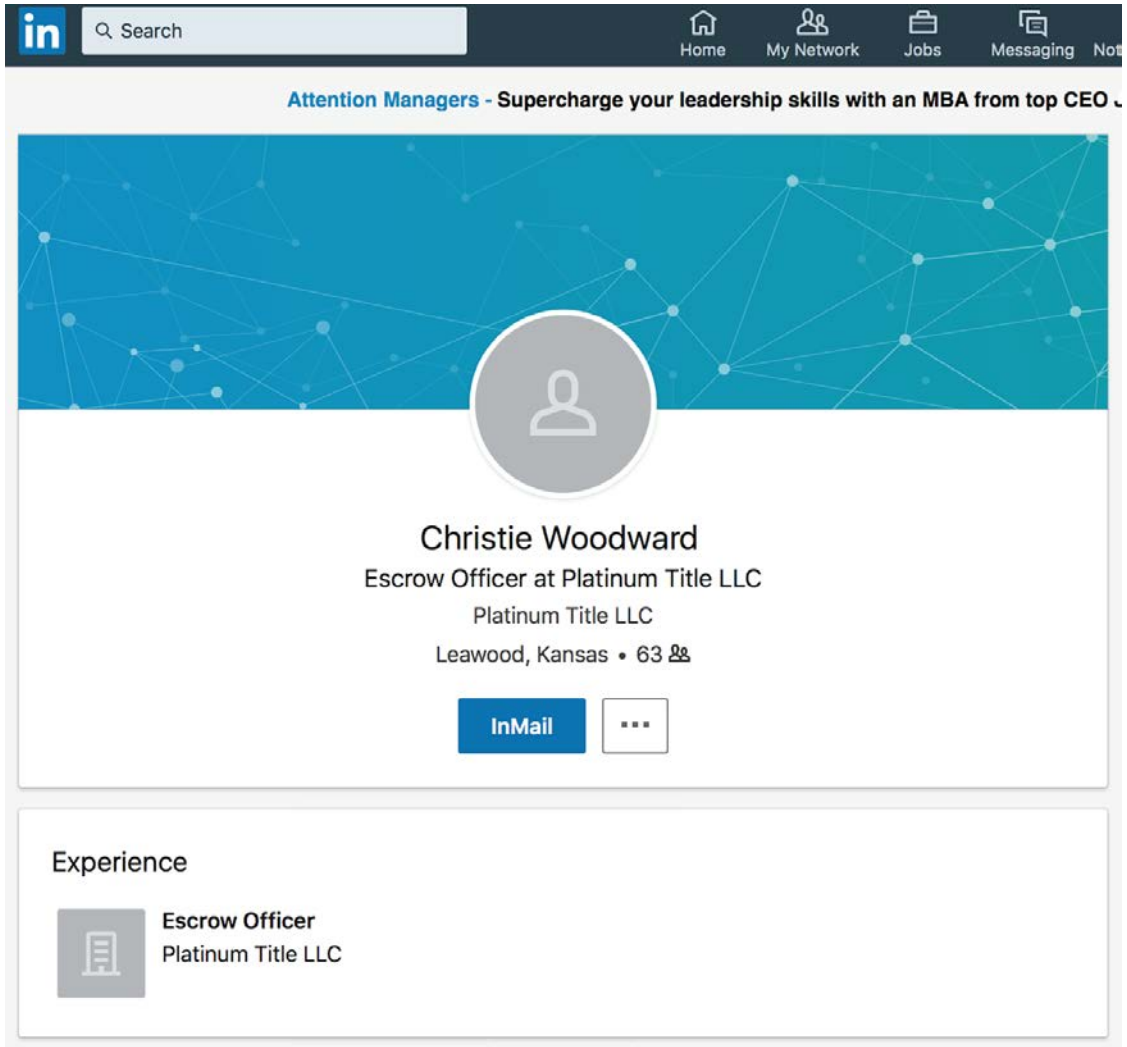
My Commission Expires: 7/24/19

Christie S. Woodward
Notary Public
Printed Name

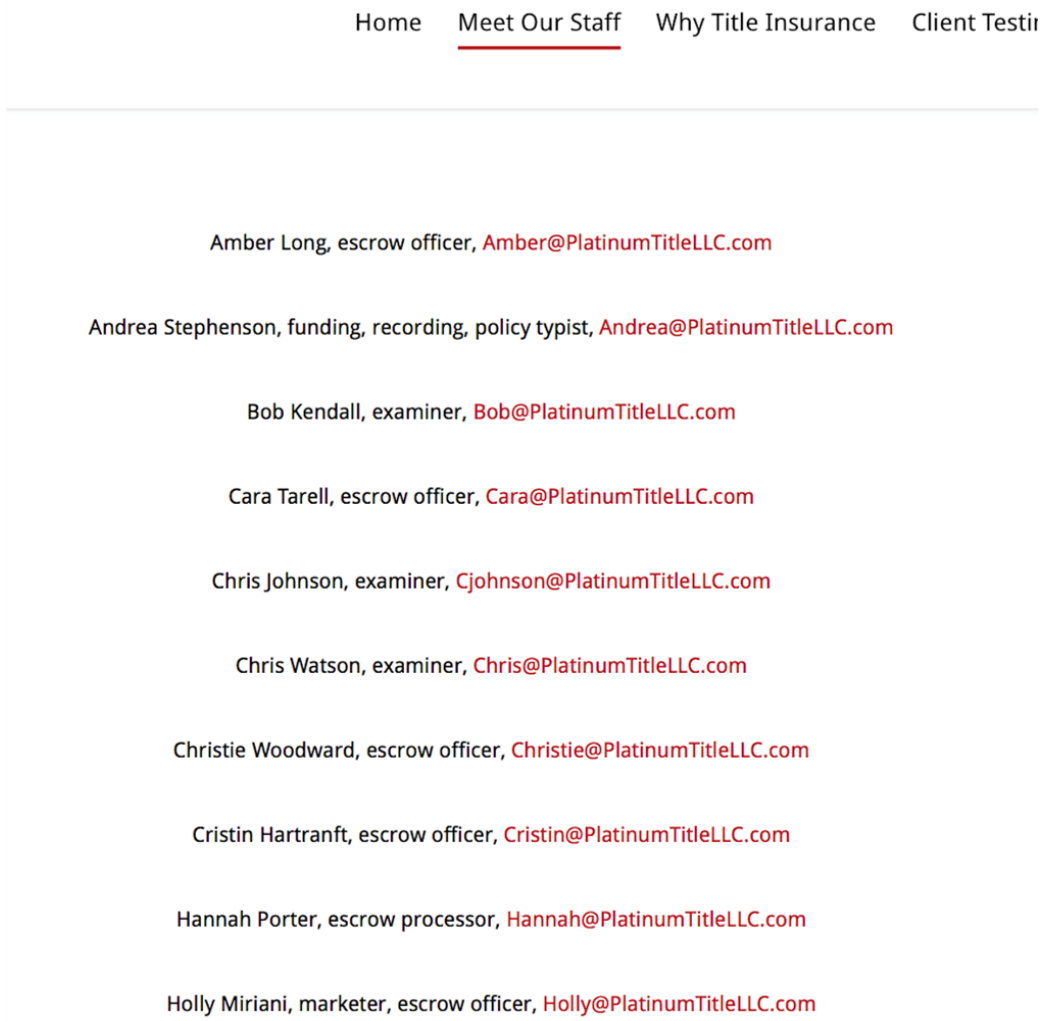
CHRISTIE S. WOODWARD
Notary Public - State of Kansas
My Appt. Expires July 24, 2019

Platinum Title, LLC - 20164863 Page 2

Use LinkedIn to find the notary profile and employer



Search the title company's site to find the notary's contact information

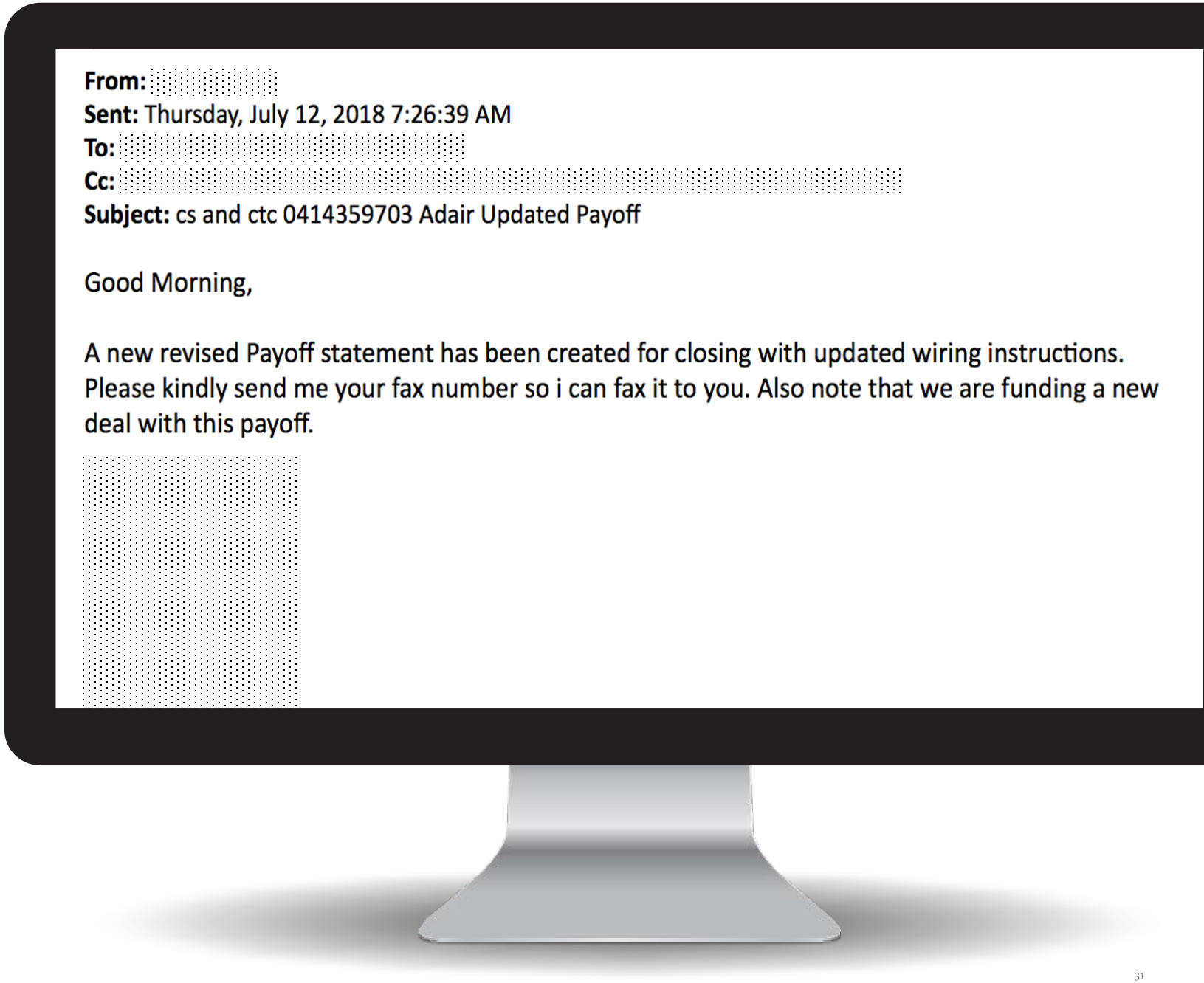


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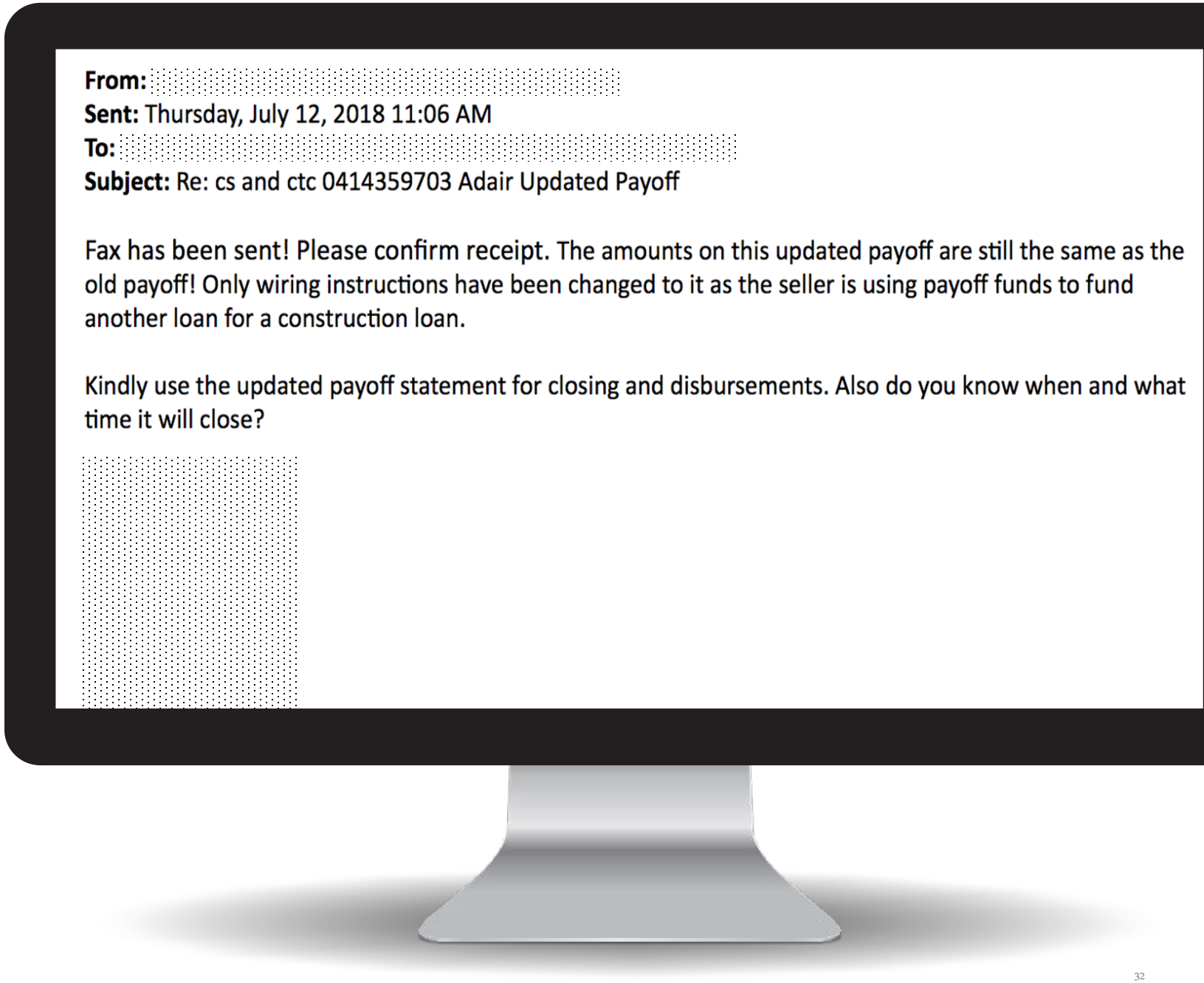
Example:

Mortgage Payoff Fraud



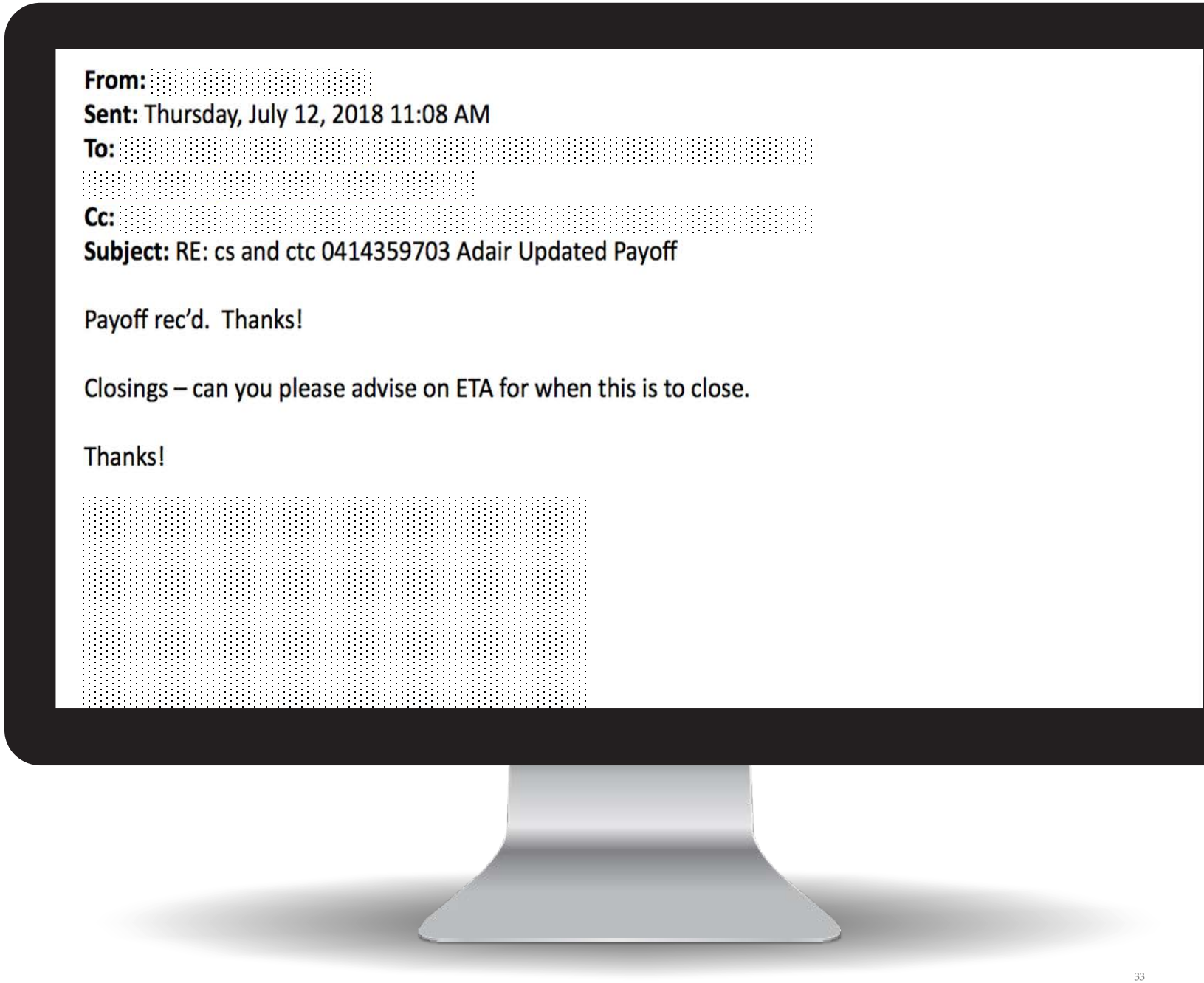
Example:

Mortgage Payoff Fraud



Example:

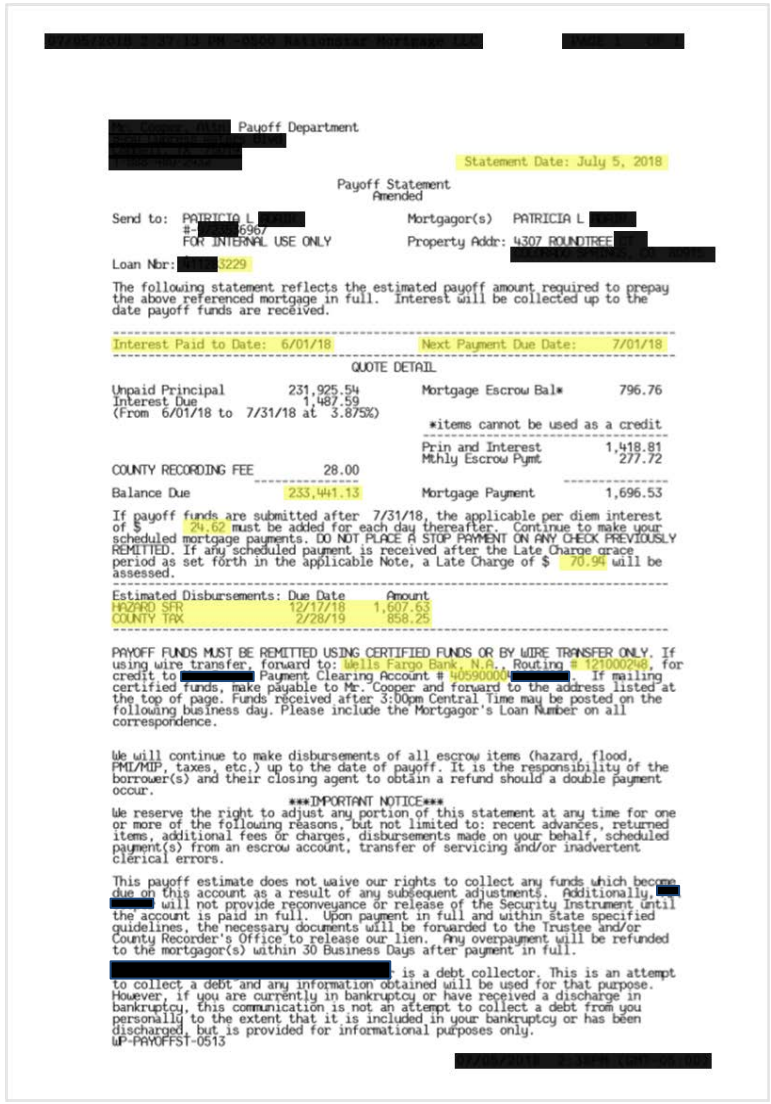
Mortgage Payoff Fraud



CERTIFID

Example:

Mortgage Payoff Fraud



[redacted] Payoff Department
[redacted]

Statement Date: July 5, 2018

Payoff Statement
Amended

Send to: PATRICIA L [redacted]
#-[redacted]6967
FOR INTERNAL USE ONLY

Mortgagor(s) PATRICIA L [redacted]
Property Addr: 4307 ROUNDTREE [redacted]

Loan Nbr: [redacted]3229

The following statement reflects the estimated payoff amount required to prepay the above referenced mortgage in full. Interest will be collected up to the date payoff funds are received.

Interest Paid to Date: 6/01/18 Next Payment Due Date: 7/01/18

QUOTE DETAIL

Unpaid Principal	231,925.54	Mortgage Escrow Bal*	796.76
Interest Due (From 6/01/18 to 7/31/18 at 3.875%)	1,487.59		
		*items cannot be used as a credit	
		Prin and Interest	1,418.81
		Mthly Escrow Pymt	277.72
COUNTY RECORDING FEE	28.00		
Balance Due	233,441.13	Mortgage Payment	1,696.53

If payoff funds are submitted after 7/31/18, the applicable per diem interest of $ 24.62 must be added for each day thereafter. Continue to make your scheduled mortgage payments. DO NOT PLACE A STOP PAYMENT ON ANY CHECK PREVIOUSLY REMITTED. If any scheduled payment is received after the Late Charge grace period as set forth in the applicable Note, a Late Charge of $ 70.94 will be assessed.

Estimated Disbursements:	Due Date	Amount
HAZARD SFR	12/17/18	1,607.63
COUNTY TAX	2/28/19	858.25

PAYOFF FUNDS MUST BE REMITTED USING CERTIFIED FUNDS OR BY WIRE TRANSFER ONLY. If using wire transfer, forward to: Wells Fargo Bank, N.A., Routing # 121000248, for credit to [redacted] Payment Clearing Account # 4099000[redacted], Mr. Cooper and forward to the address listed at the top of page. Funds received after 3:00pm Central Time may be posted on the following business day. Please include the Mortgagor's Loan Number on all correspondence.

We will continue to make disbursements of all escrow items (hazard, flood, PMI/MIP, taxes, etc.) up to the date of payoff. It is the responsibility of the borrower(s) and their closing agent to obtain a refund should a double payment occur.

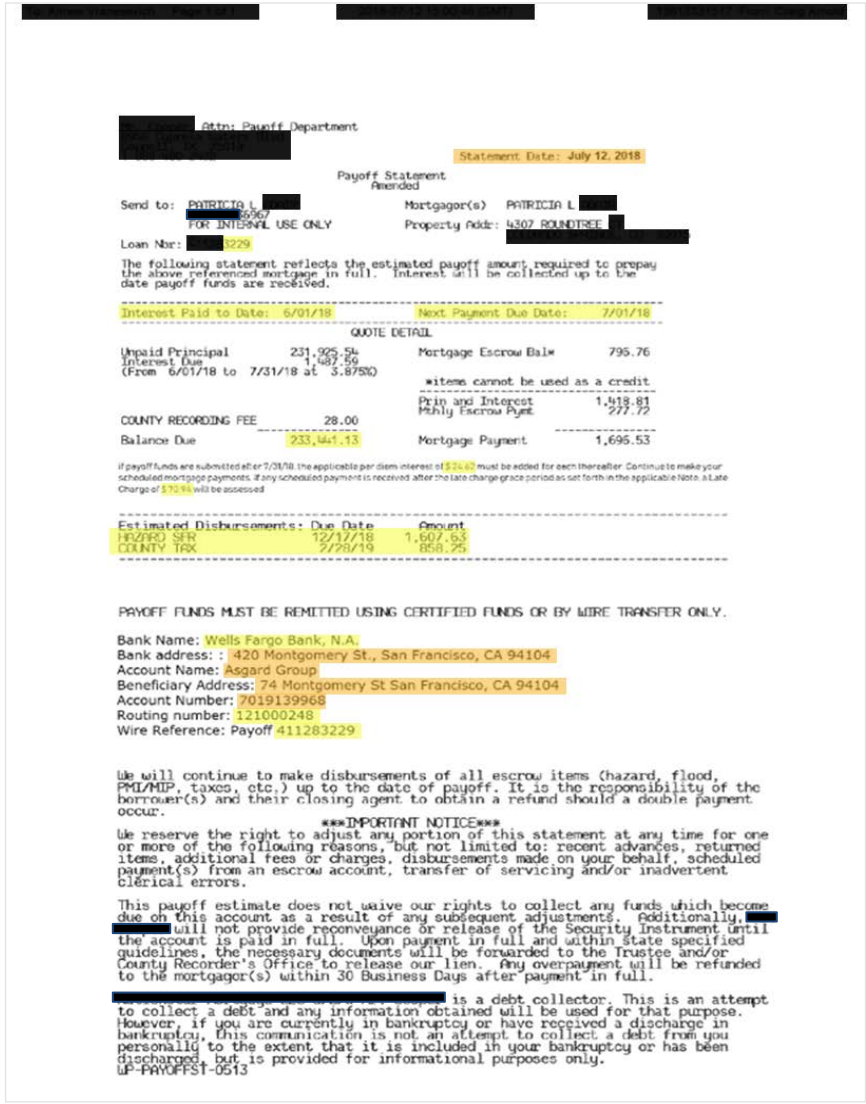
IMPORTANT NOTICE

We reserve the right to adjust any portion of this statement at any time for one or more of the following reasons, but not limited to: recent advances, returned items, additional fees or charges, disbursements made on your behalf, scheduled payment(s) from an escrow account, transfer of servicing and/or inadvertent clerical errors.

This payoff estimate does not waive our rights to collect any funds which become due on this account as a result of any subsequent adjustments. Additionally, [redacted] will not provide reconveyance or release of the Security Instrument until the account is paid in full. Upon payment in full and within state specified guidelines, the necessary documents will be forwarded to the Trustee and/or County Recorder's Office to release our lien. Any overpayment will be refunded to the mortgagor(s) within 30 Business Days after payment in full.

[redacted] is a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose. However, if you are currently in bankruptcy or have received a discharge in bankruptcy, this communication is not an attempt to collect a debt from you personally to the extent that it is included in your bankruptcy or has been discharged, but is provided for informational purposes only.
WP-PAYOFFST-0513

[redacted]



[redacted] Attn: Payoff Department
[redacted]

Statement Date: July 12, 2018

Payoff Statement
Amended

Send to: PATRICIA L [redacted]
[redacted]6967
FOR INTERNAL USE ONLY

Mortgagor(s) PATRICIA L [redacted]
Property Addr: 4307 ROUNDTREE [redacted]

Loan Nbr: [redacted]3229

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If payoff funds are submitted after 7/31/18, the applicable per diem interest of $24.62 must be added for each thereafter. Continue to make your scheduled mortgage payments. If any scheduled payment is received after the late charge grace period as set forth in the applicable Note, a Late Charge of $70.94 will be assessed.

Estimated Disbursements:	Due Date	Amount
HAZARD SFR	12/17/18	1,607.63
COUNTY TAX	2/28/19	858.25

PAYOFF FUNDS MUST BE REMITTED USING CERTIFIED FUNDS OR BY WIRE TRANSFER ONLY.

Bank Name: Wells Fargo Bank, N.A.
Bank address: : 420 Montgomery St., San Francisco, CA 94104
Account Name: Asgard Group
Beneficiary Address: 74 Montgomery St San Francisco, CA 94104
Account Number: 7019139968
Routing number: 121000248
Wire Reference: Payoff 411283229

We will continue to make disbursements of all escrow items (hazard, flood, PMI/MIP, taxes, etc.) up to the date of payoff. It is the responsibility of the borrower(s) and their closing agent to obtain a refund should a double payment occur.

IMPORTANT NOTICE

We reserve the right to adjust any portion of this statement at any time for one or more of the following reasons, but not limited to: recent advances, returned items, additional fees or charges, disbursements made on your behalf, scheduled payment(s) from an escrow account, transfer of servicing and/or inadvertent clerical errors.

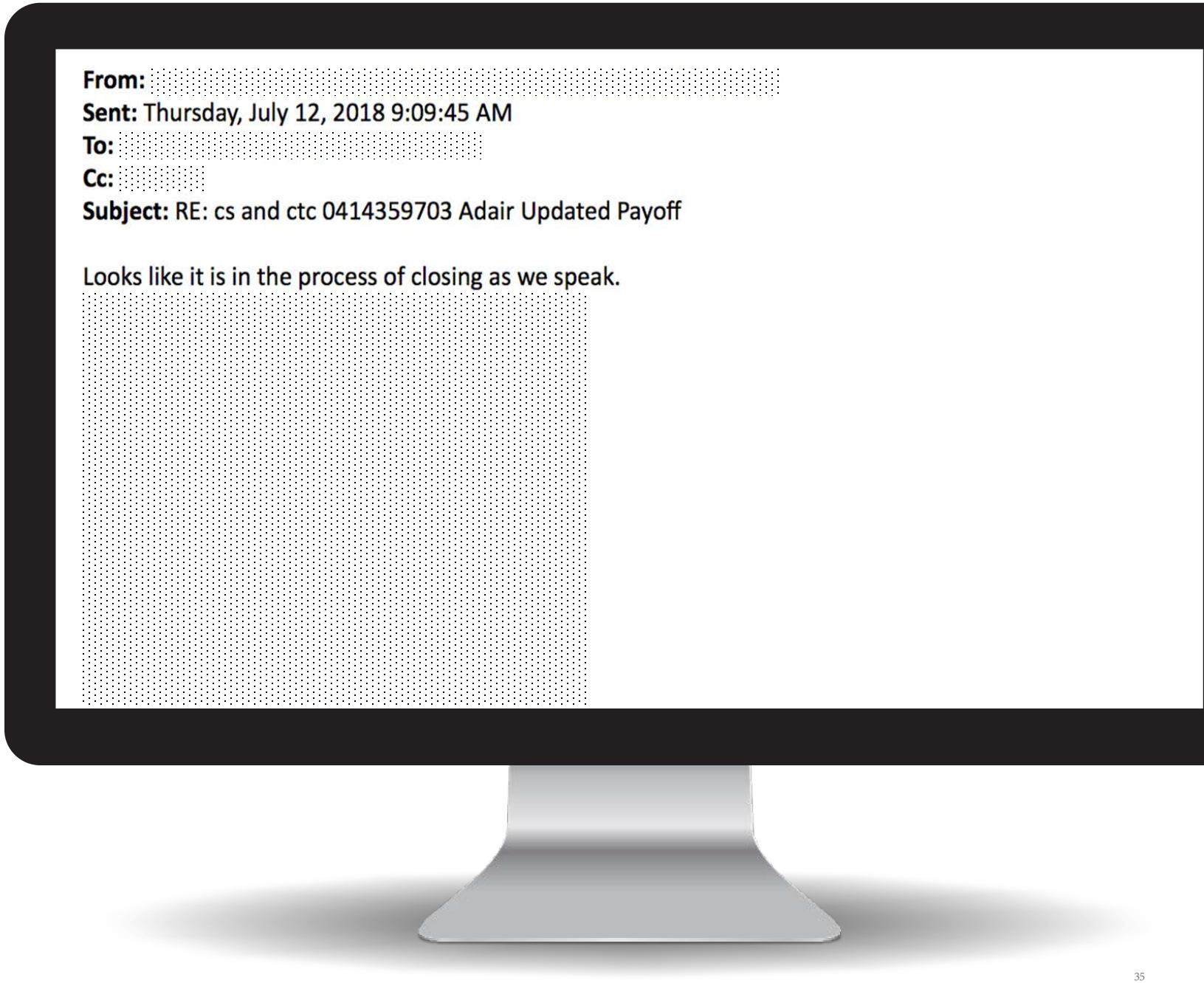
This payoff estimate does not waive our rights to collect any funds which become due on this account as a result of any subsequent adjustments. Additionally, [redacted] will not provide reconveyance or release of the Security Instrument until the account is paid in full. Upon payment in full and within state specified guidelines, the necessary documents will be forwarded to the Trustee and/or County Recorder's Office to release our lien. Any overpayment will be refunded to the mortgagor(s) within 30 Business Days after payment in full.

[redacted] is a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose. However, if you are currently in bankruptcy or have received a discharge in bankruptcy, this communication is not an attempt to collect a debt from you personally to the extent that it is included in your bankruptcy or has been discharged, but is provided for informational purposes only.
WP-PAYOFFST-0513

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Example:

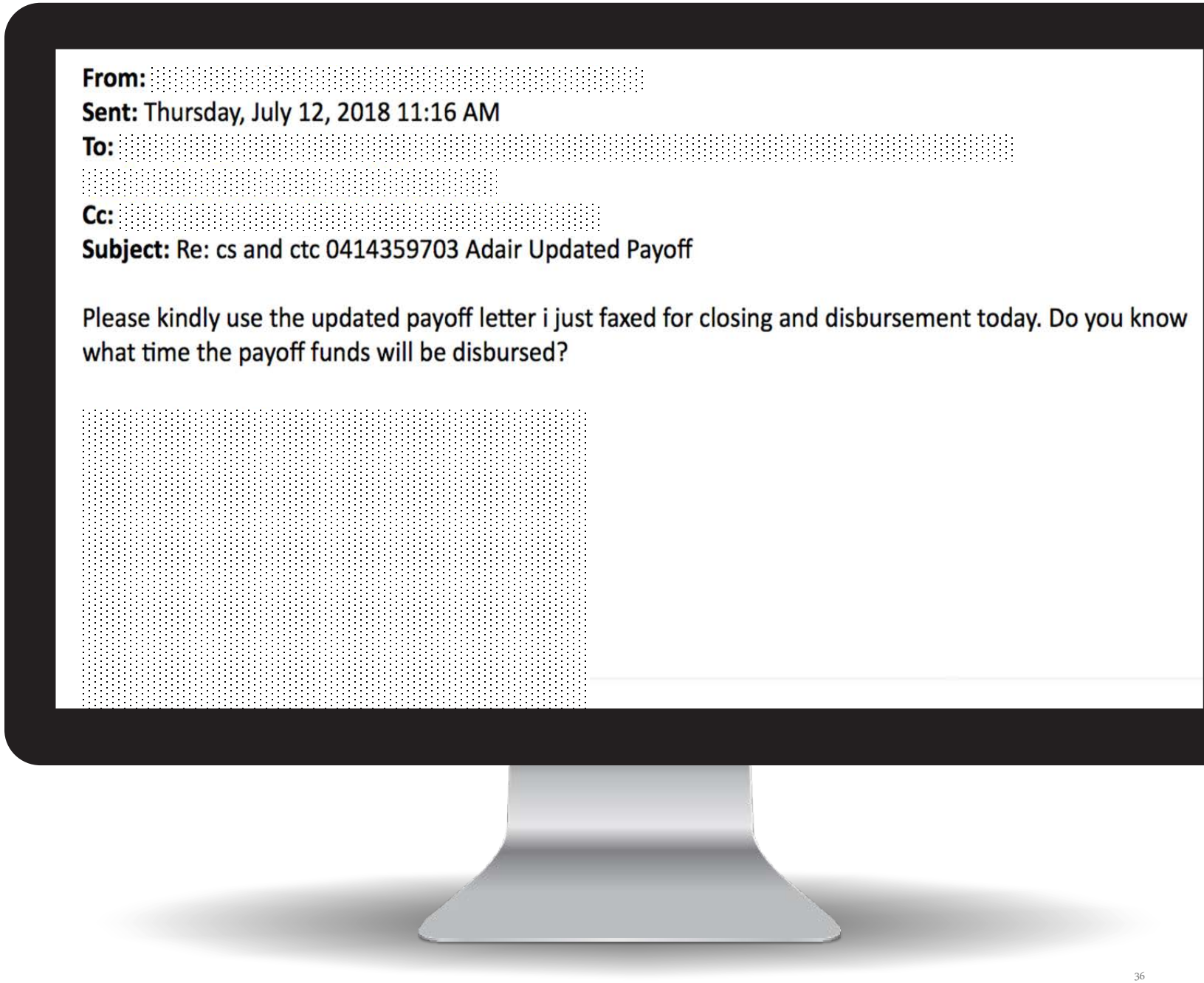
Mortgage Payoff Fraud



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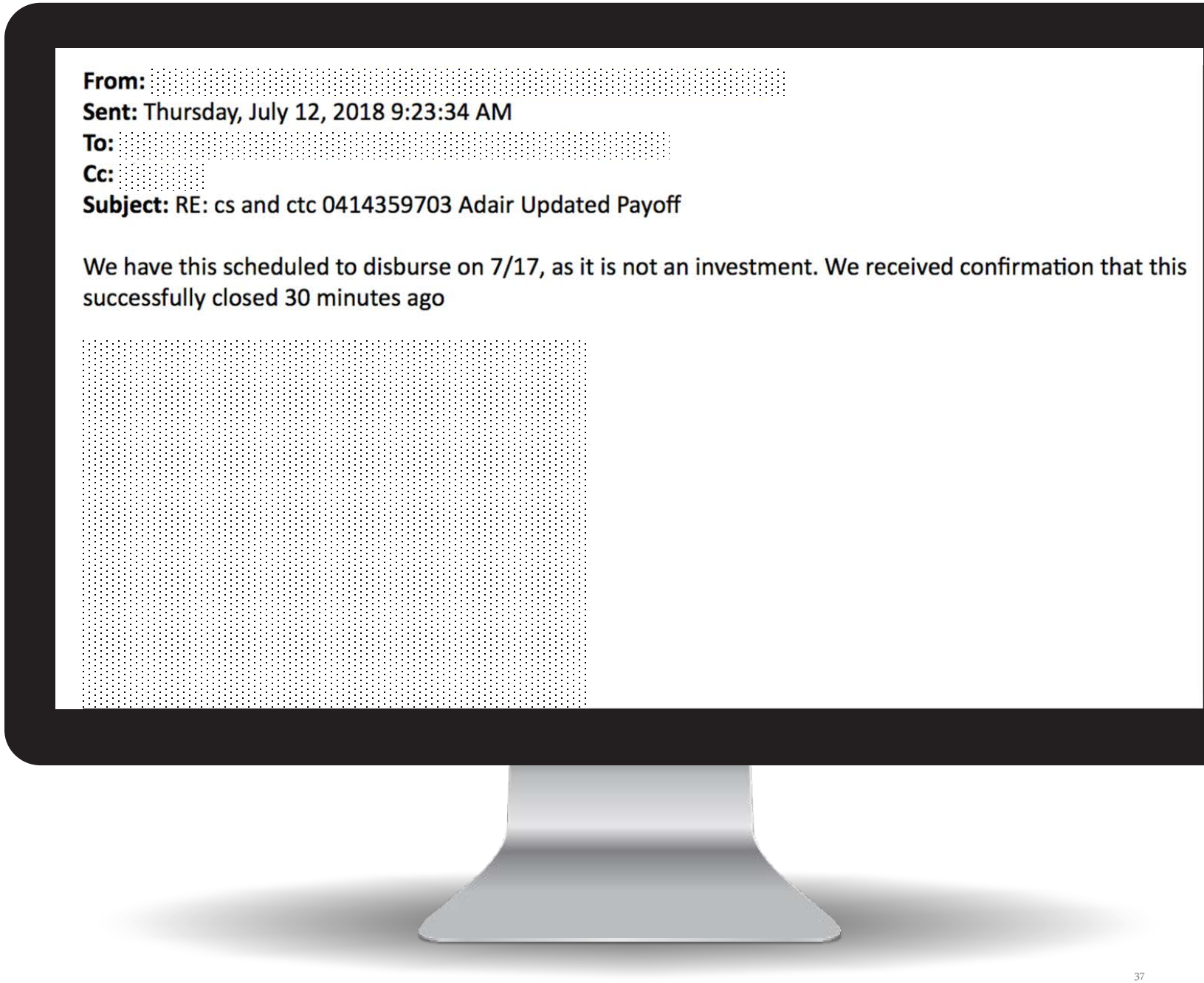
Example:

Mortgage Payoff Fraud



Example:

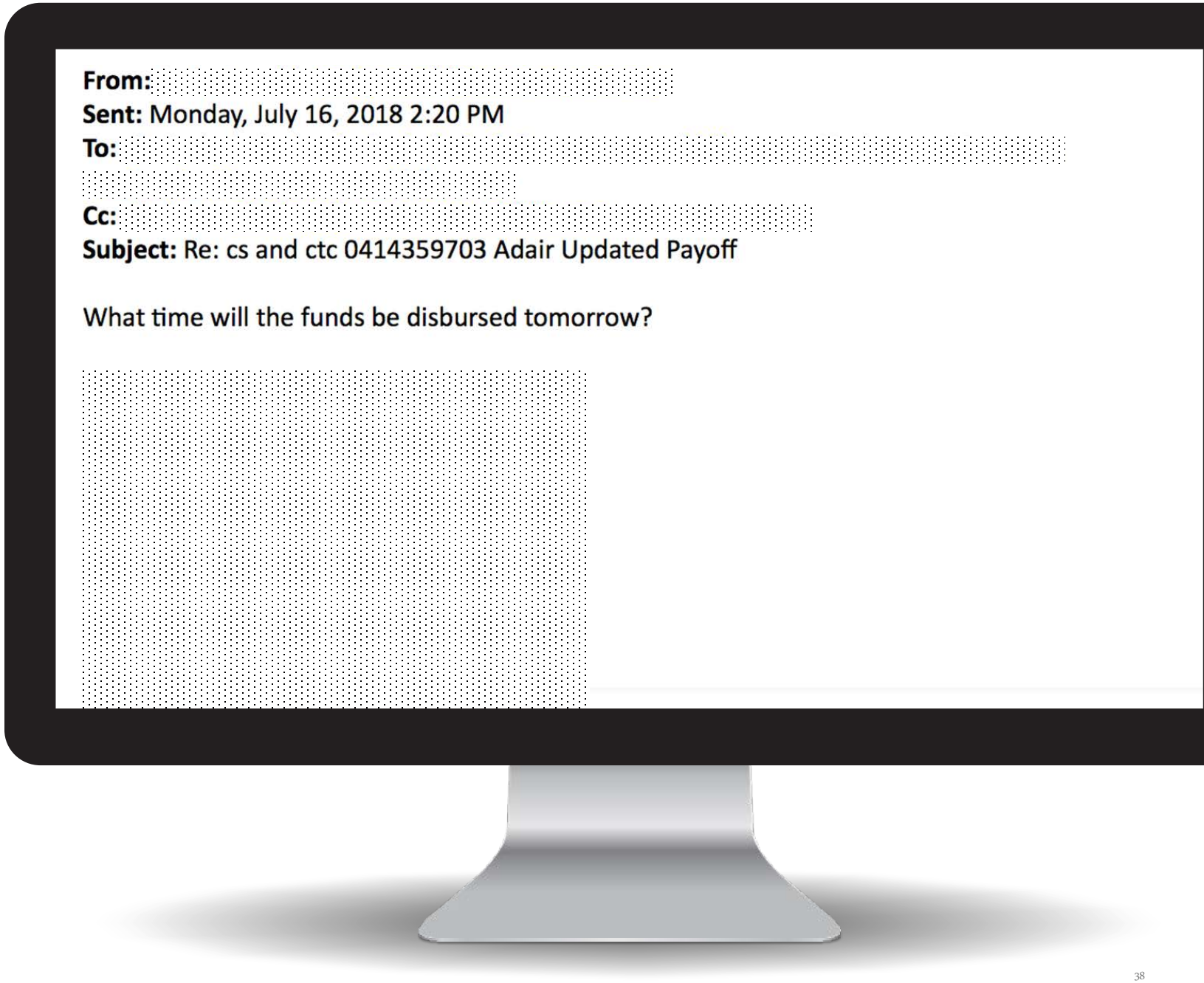
Mortgage Payoff Fraud



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Example:

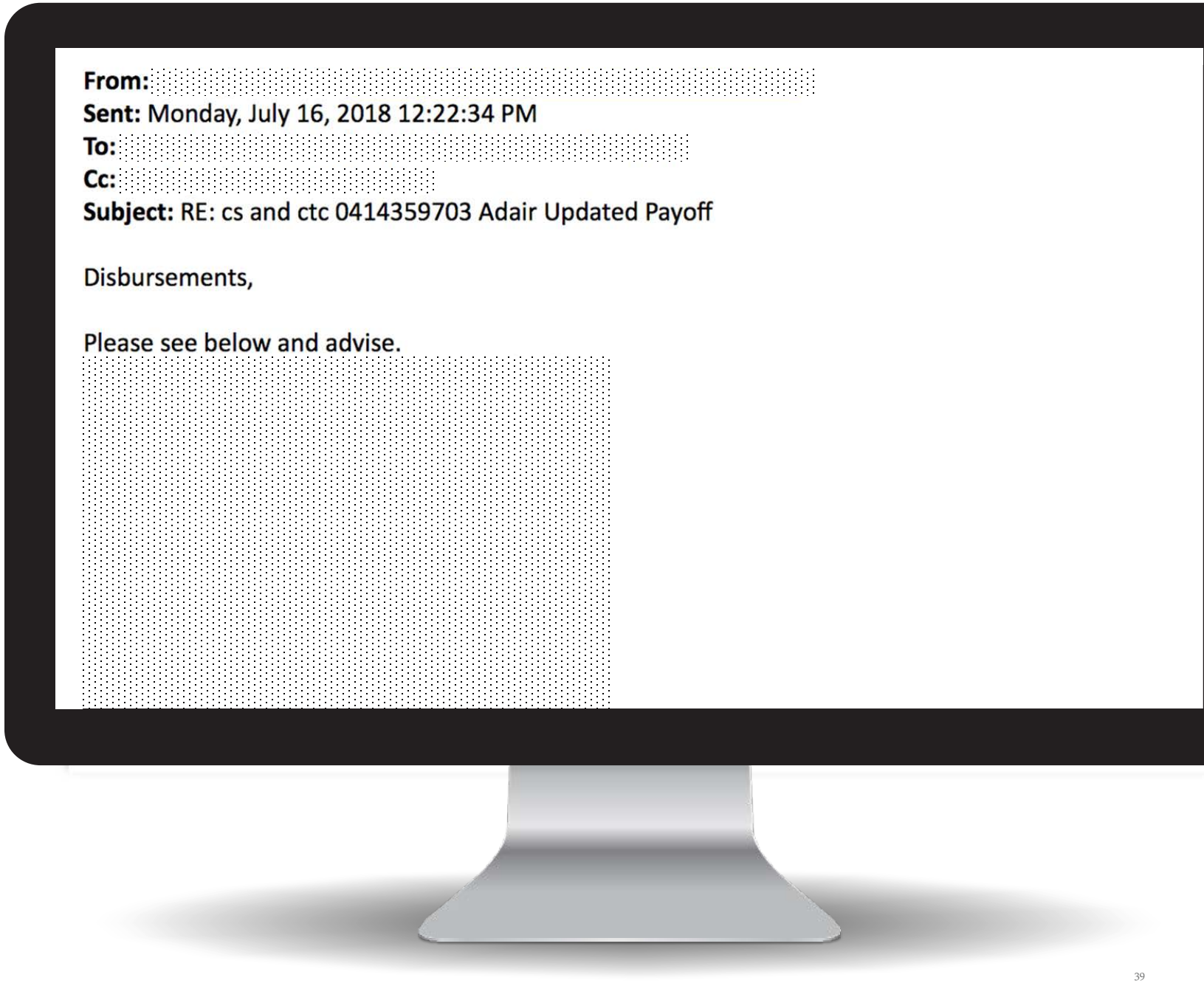
Mortgage Payoff Fraud



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Example:

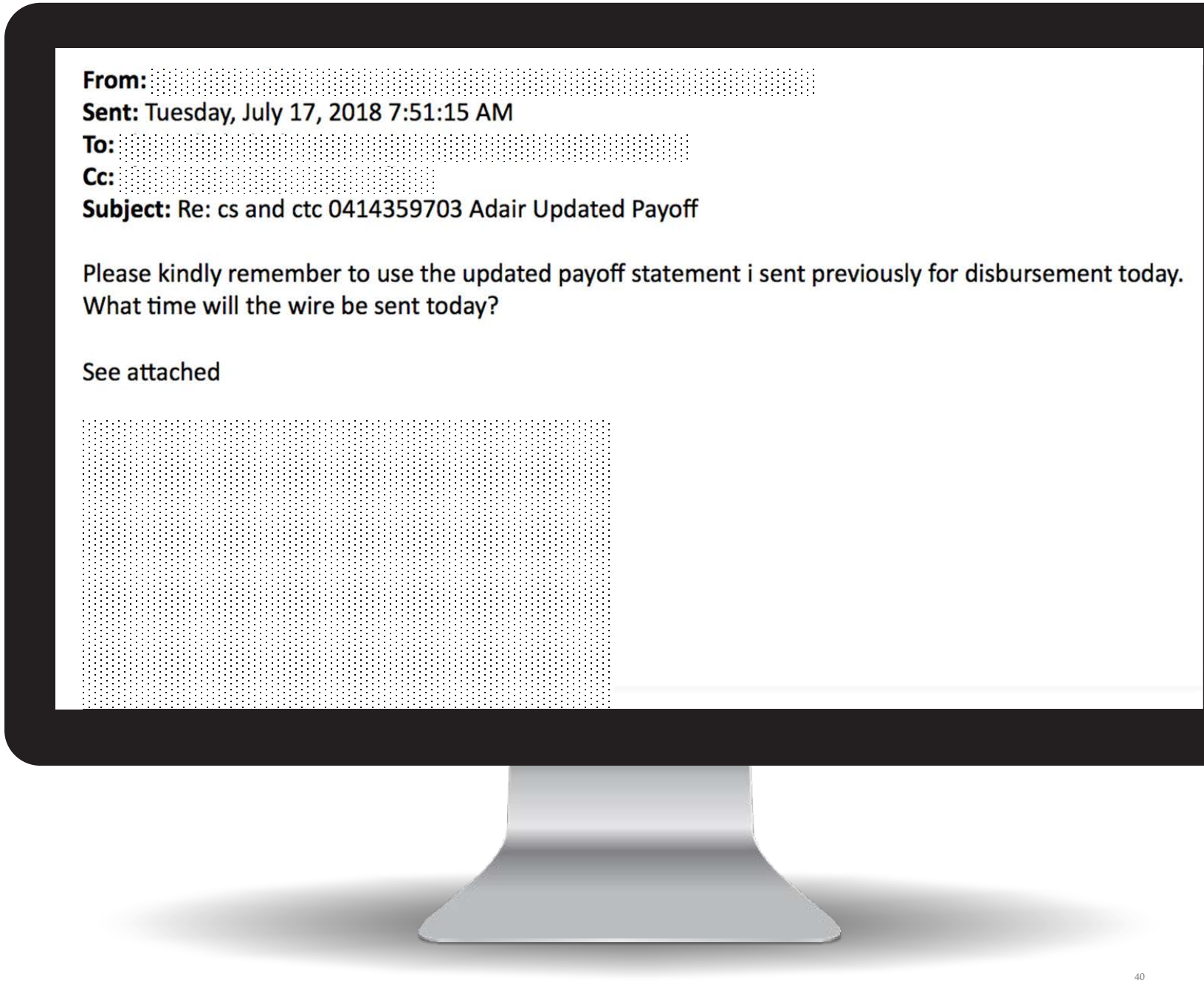
Mortgage Payoff Fraud



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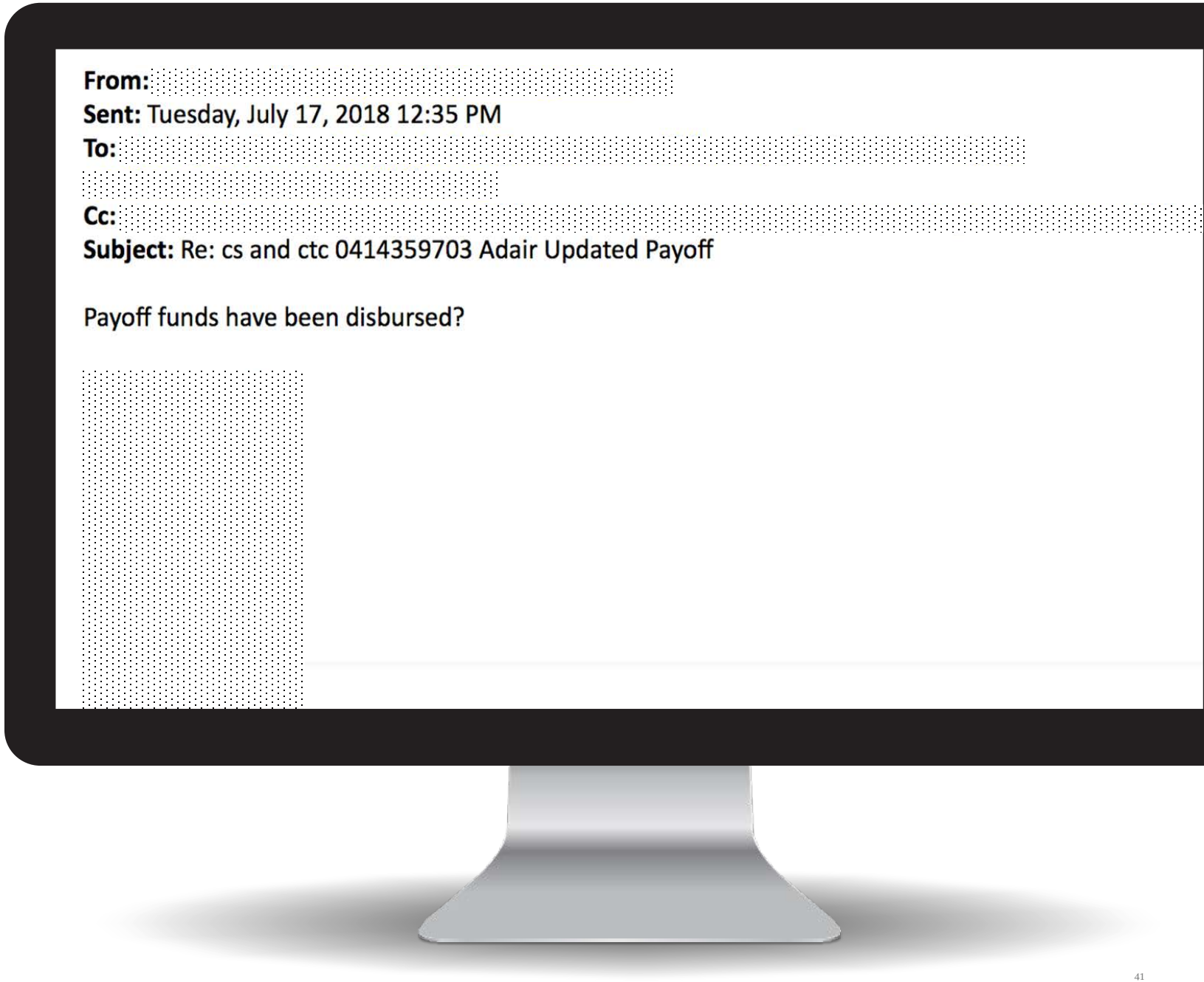
Example:

Mortgage Payoff Fraud



Example:

Mortgage Payoff Fraud



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Today’s Topics

- Wire Fraud Playbook - Real Estate
- The Ease of Starting a Fraud
- How to Spot a Fraud

Fraud Repercussions

- Next Steps

O’Neill Case

Bank not liable for failing to stop a $580K wire transfer to fraudster

Any duty [the bank] owed to [the law firm] was a contractual duty… not a duty based on social policy. Thus, [the law firm] may not recast their breach of contract claims against [the bank] as a tort-based claim.

O’Neill, Bragg & Staffin, P.C. v. Bank of America Corp., Case No. 18-2109, Dist. Court, E.D. Pennsylvania, 2018

O’Neill Case

Federal judge grants the bank’s motion to dismiss the case

The computer hacker, of course, is the real culprit but is not a party to this lawsuit. For the reasons [stated in the opinion], as between the law firm and the bank, the law firm must bear the loss based on the facts set forth in the amended complaint.

O’Neill, Bragg & Staffin, P.C. v. Bank of America Corp., Case No. 18-2109, Dist. Court, E.D. Pennsylvania, 2018

Main Takeaways



All the information to start a fraud is easily found online



Look out for demanding last minute emails with implied consequences



Each transaction participant must receive, verify, and act

Today’s Topics

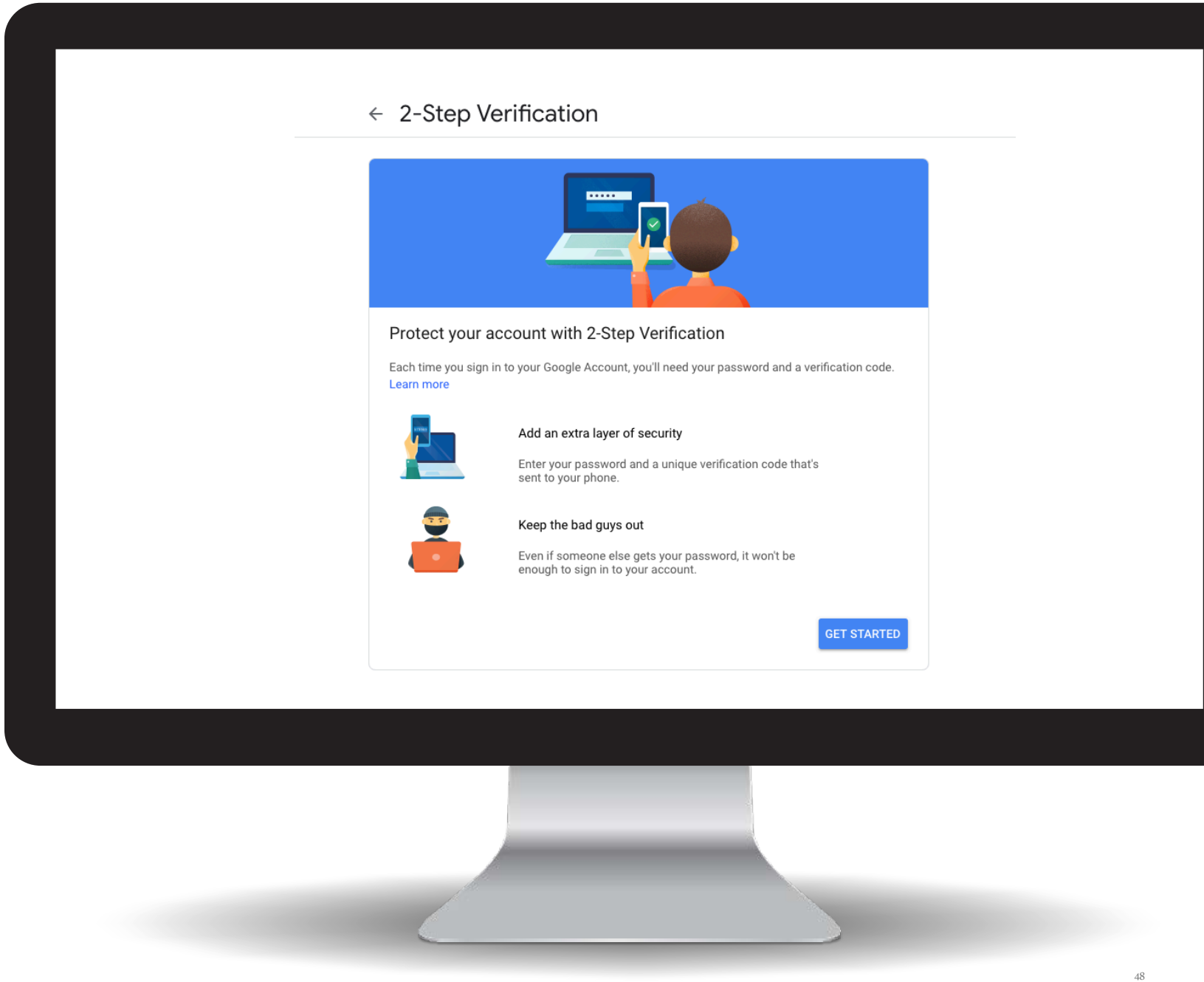
- Wire Fraud Playbook - Real Estate
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- How to Spot a Fraud
- Fraud Repercussions

Next Steps



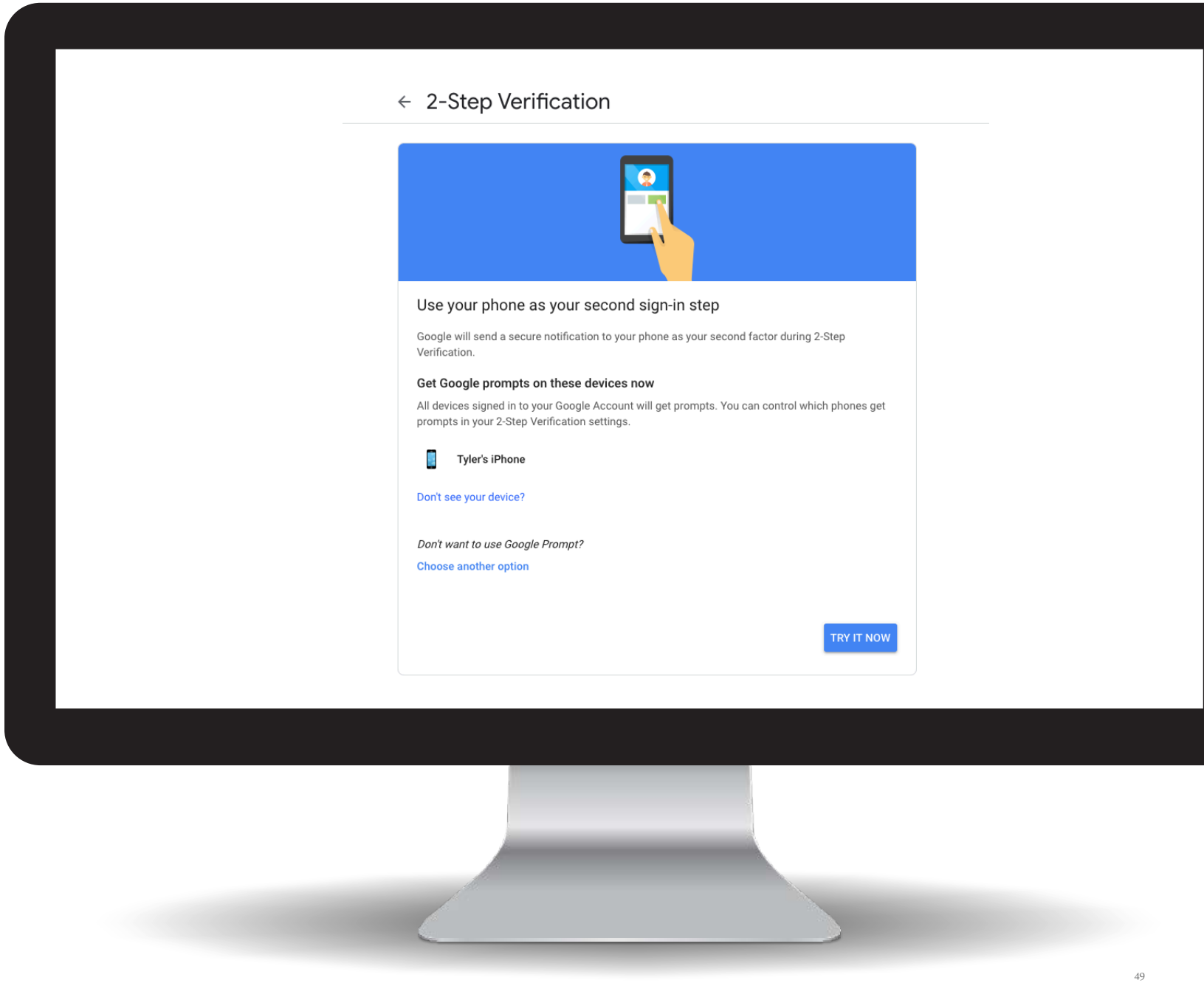
Action Item for the Month

Turn on Email Two-Factor Authentication (2FA)



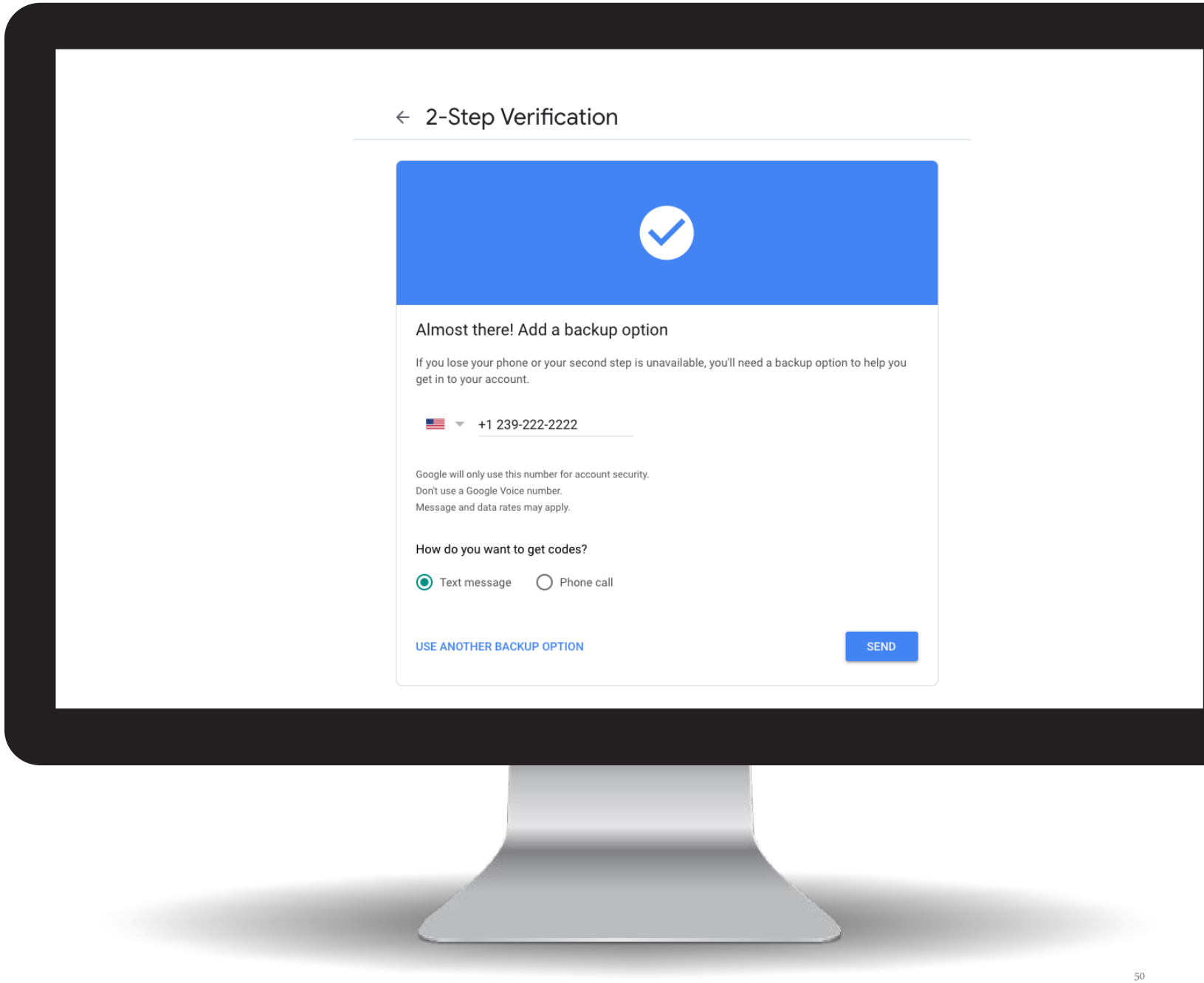
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Turn on Email Two-Factor Authentication (2FA)

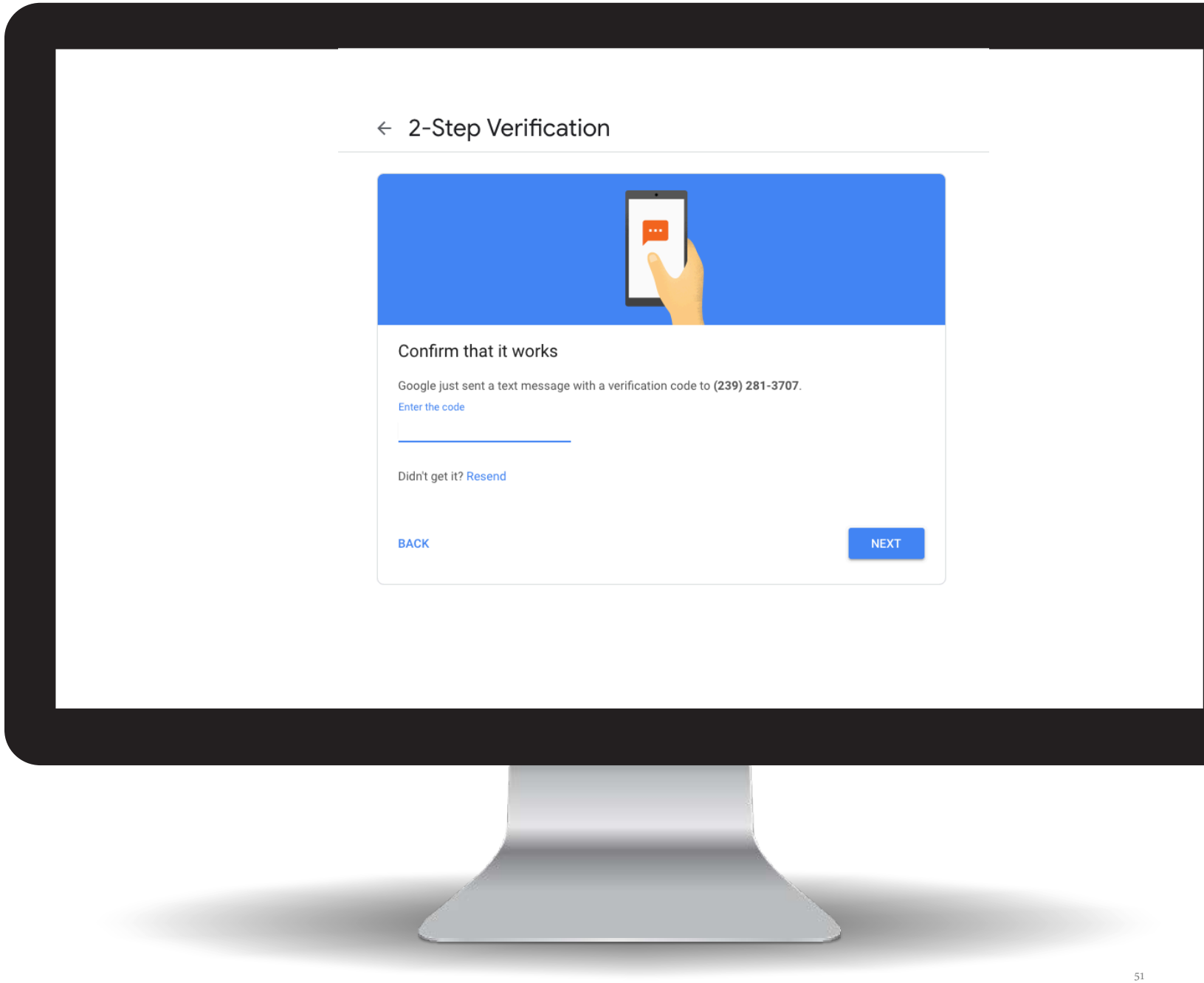


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Turn on Email Two-Factor Authentication (2FA)



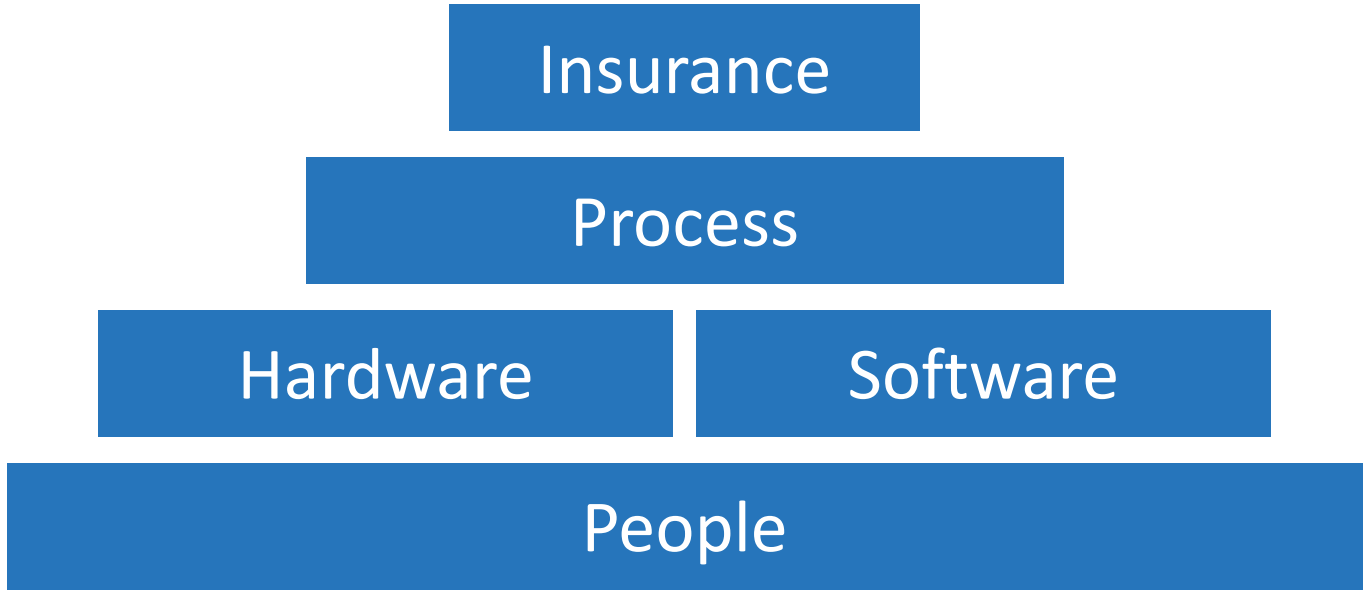
Turn on Email Two-Factor Authentication (2FA)





Five Vectors of Fraud Analysis

Where is your company vulnerable?





Upcoming Monthly Webinars

Future Topics

- Phishing and Business Email Compromise
- Wire Fraud Loss Statistics and Examples
- Step by Step Guide to Fraud Recovery
- E&O and Cyber Security Insurance Policies
- Data Security and Best Practices
- Have any suggestions?



Questions?

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WIRE FRAUD STOPS HERE.
GUARANTEED.

Let’s Connect!

tcronkright@certifid.com

LinkedIn: Thomas Cronkright

(616) 855-7180