

REAL ESTATE FRAUD

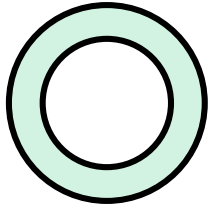
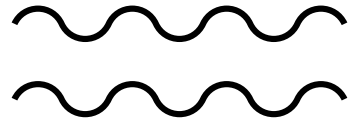
Friday, 16 July 2021



FINANCIAL INTELLIGENCE UNIT



INTRODUCTION



Purported aliases used by individual:

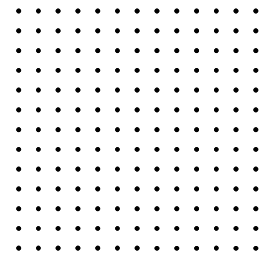
- I. Andrew Franklin
- II. Franklin Andrew
- III. Frank Andrews
- IV. Frank Andrew

Several institutions have reported to the FIU that the above-named subject had contacted them for representation or assistance with real estate purchases in various islands of The Bahamas.

Once the onboarding process had started, it was revealed that all documents received from the subject were fraudulent

Documents included:

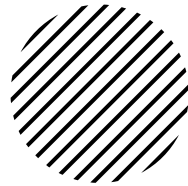
- I. Passport
- II. Driver's License
- III. Utility Bills
- IV. Bank Reference Letters



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11
Total
STRs

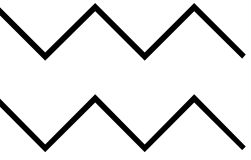


9 - Law Firms

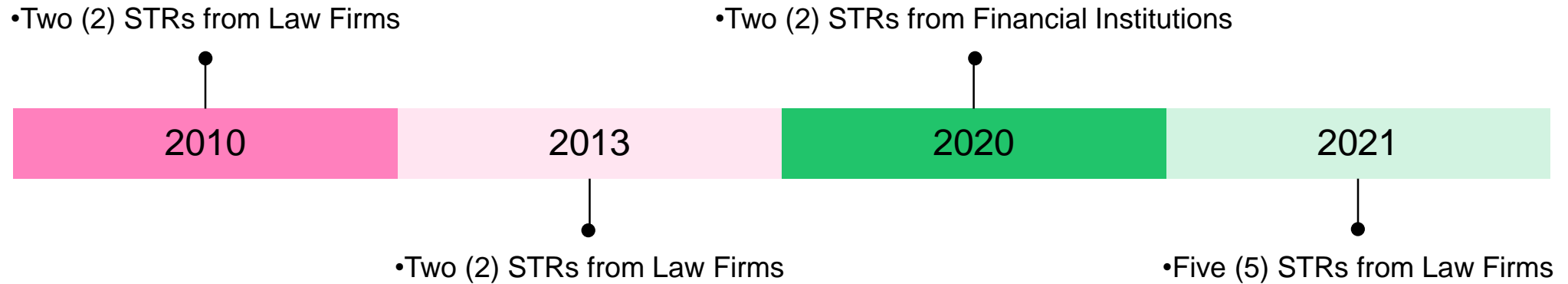
**2 - Financial
Institutions**



FINANCIAL INTELLIGENCE UNIT

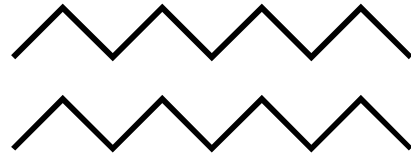


TIMELINE OF STR FILING



FINANCIAL INTELLIGENCE UNIT





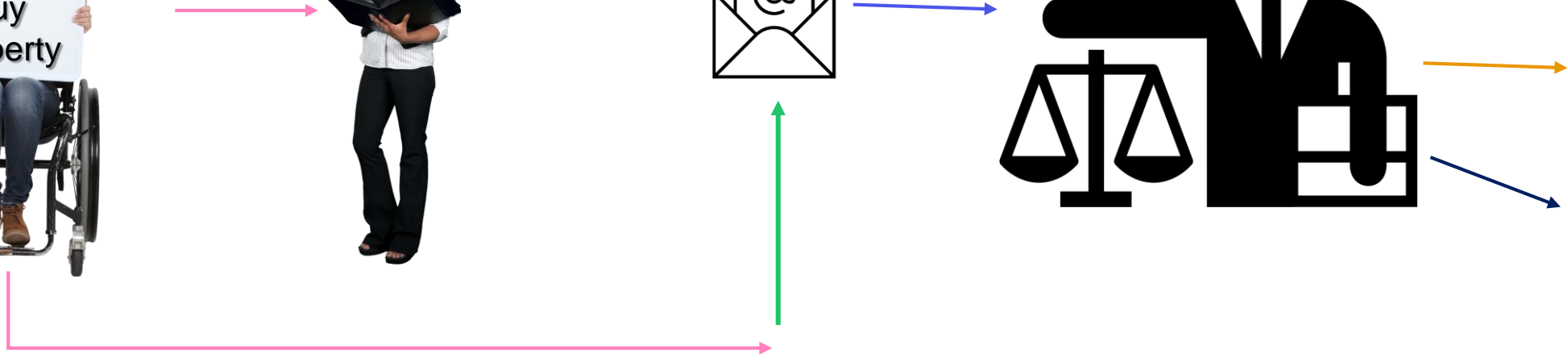
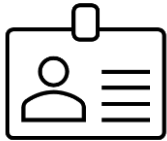
STR FILING SUMMARY

STR Number	Date Submitted	Fraudulent Name Used
STR-60E5CECB	7-Jul-21	Andrew Franklin
STR-60B7C42C	11-Jun-21	Andrew Franklin
STR-60B7CAA3	02-Jun-21	Andrew Franklin
STR-60B7D223	02-Jun-21	Andrew Franklin
STR-60241809	10-Feb-21	Andrew Franklin
STR-5F11E85F	02-Sep-20	Andrew Franklin
STR-5F205685	29-Jul-20	Andrew Franklin
STR-2219	05-Sep-13	Frank Andrews
STR-2187	15-Jul-13	Frank Andrew
STR-1629	01-Nov-10	Frank Andrew
STR-1626	28-Oct-10	Frank Andrew
Total STRs		11



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PROCESS: VIA REAL ESTATE FIRM



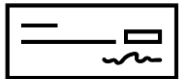
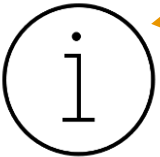
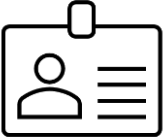
FINANCIAL INTELLIGENCE UNIT

FRIDAY, 16 JULY 2021

REAL ESTATE FRAUD



PROCESS: VIA LAW FIRM



From: Frank Andrew <frank_andrew@ymail.com>
Reply-To: Frank Andrew <frank_andrew@ymail.com>
Date: Mon, 19 Aug 2013 22:38:25 -0400
To: [REDACTED]
Subject: Re:

Hello [REDACTED]

Please check with your bank my account officer made a mistake by sending the whole amount
10% please verify
and get back to me so i can send you a wire details to send back the excess asap.

Thanks,

Frank Andrew
Tel : + 6010 277 0329



FRAUDULENT PASSPORT

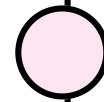
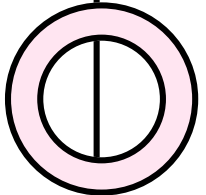
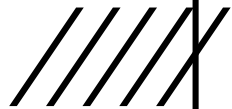
SAMPLE PASSPORT
WASHINGTON, D.C., U.S.A



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FRIDAY, 16 JULY 2021

REAL ESTATE FRAUD





FRAUDULENT PASSPORT



FINANCIAL INTELLIGENCE UNIT



FRAUDULENT PASSPORTS

Passport used in 2013

Passport used in 2020 & 2021

Passport used in last case



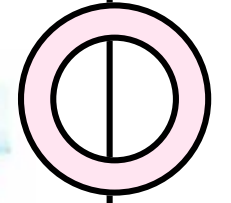
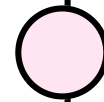
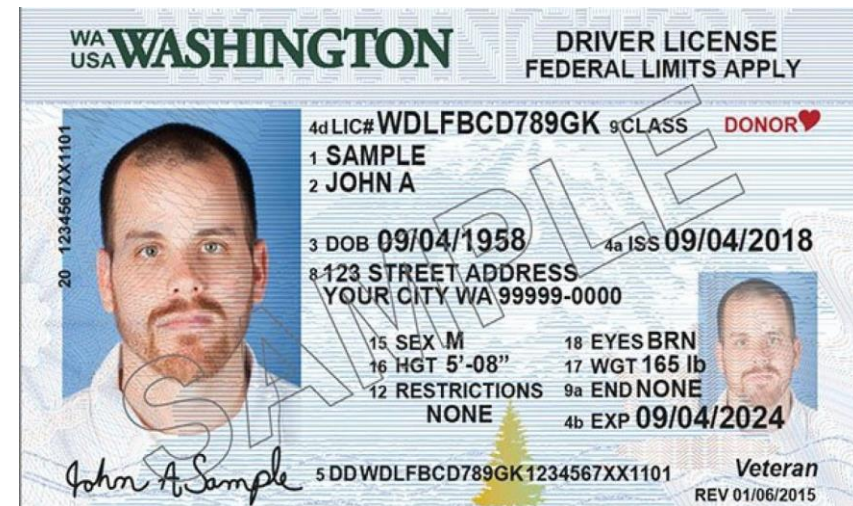
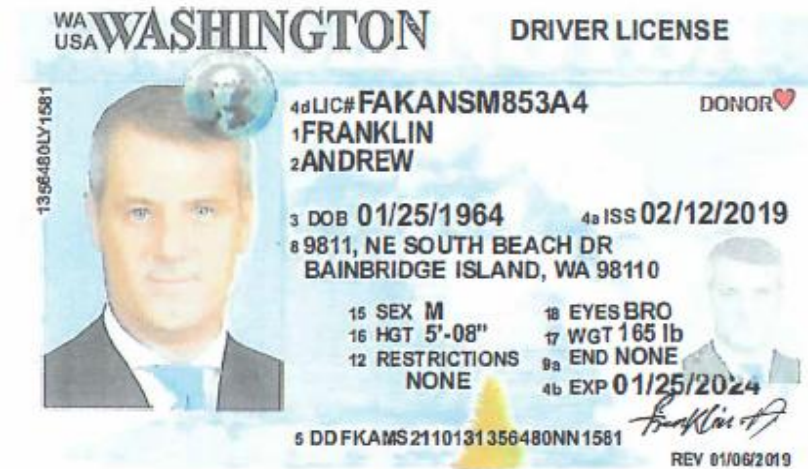
FRAUDULENT DRIVER'S LICENSE

WASHINGTON STATE
DEPARTMENT OF LICENSING
SAMPLE LICENSE

FINANCIAL INTELLIGENCE UNIT



FRIDAY, 16 JULY 2021



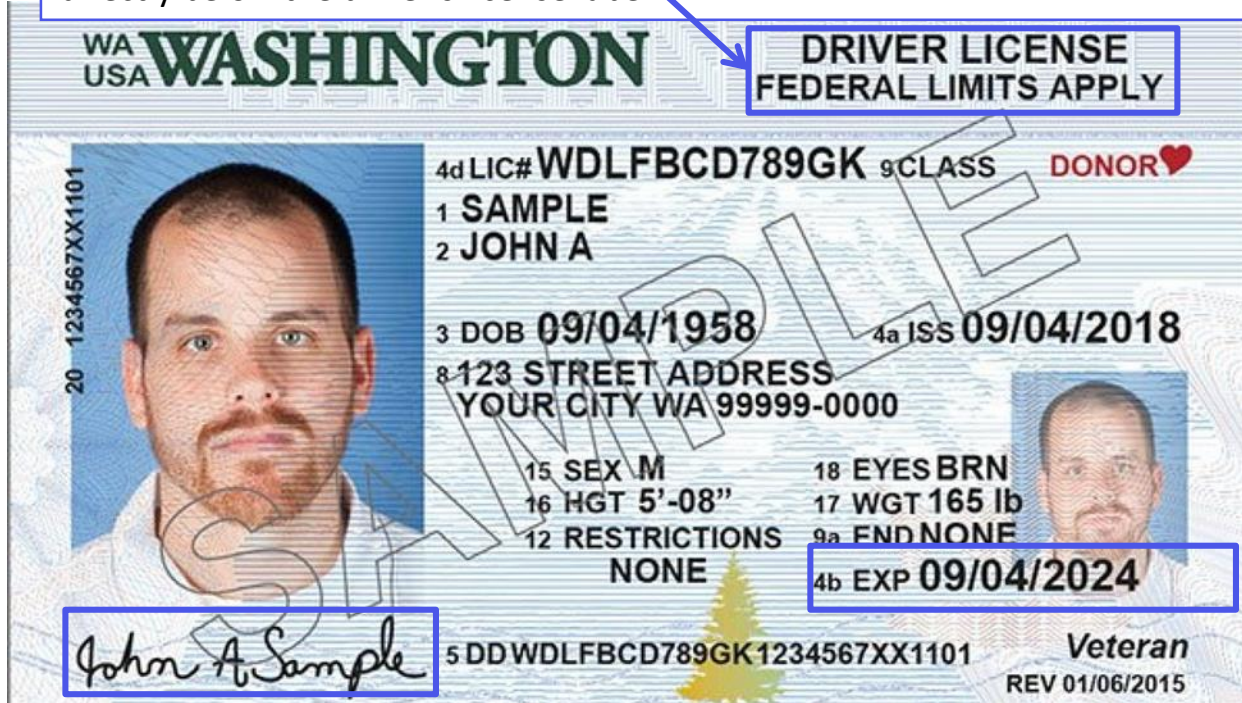
REAL ESTATE FRAUD

15



FRAUDULENT DRIVER'S LICENSE

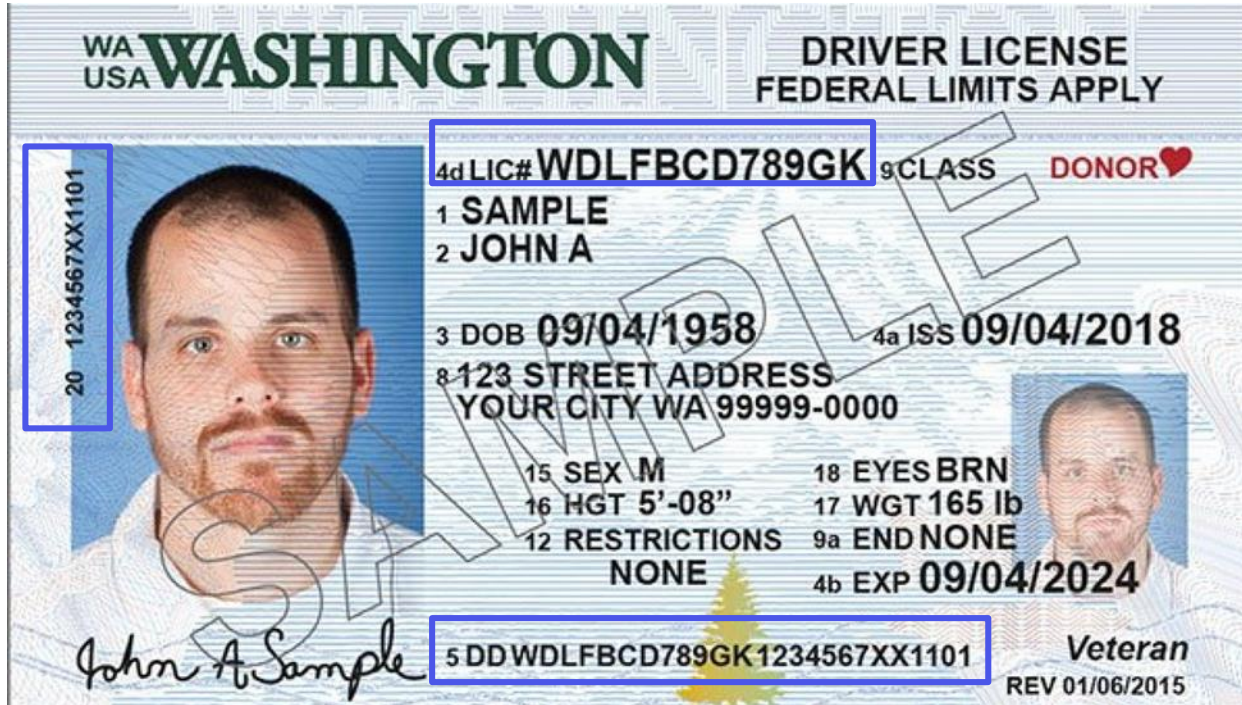
Licenses issued after 1 July 2018 are supposed to have "Federal Limits Apply" directly below the driver's license label



FINANCIAL INTELLIGENCE UNIT



FRAUDULENT DRIVER'S LICENSE



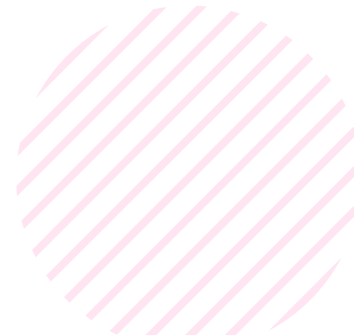
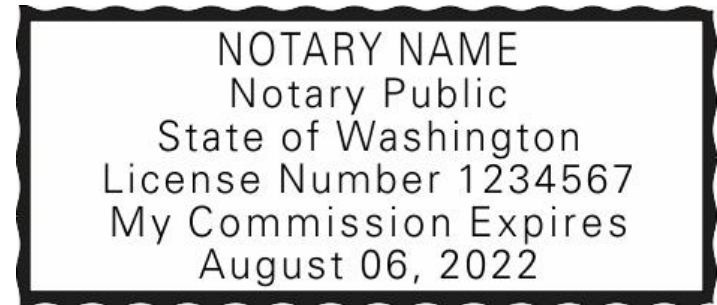
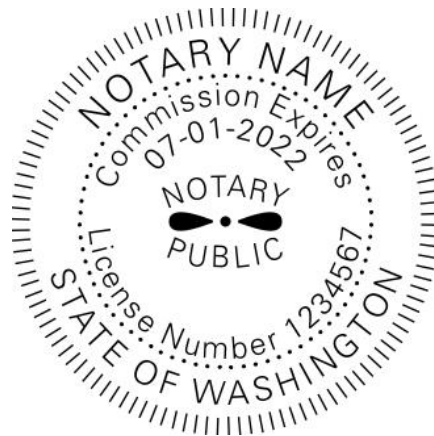
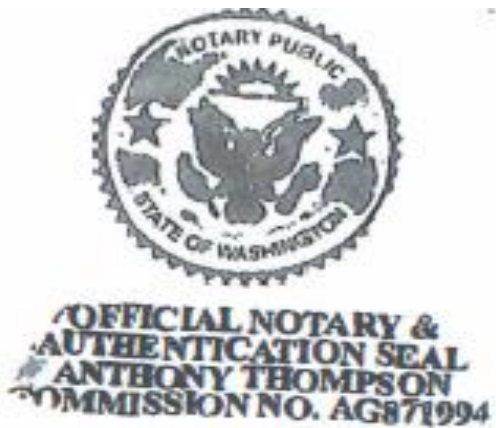
FINANCIAL INTELLIGENCE UNIT

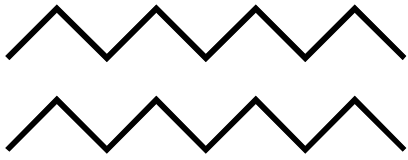
NOTARY STAMPS



Stamp used on documents

Stamps used in the state of Washington



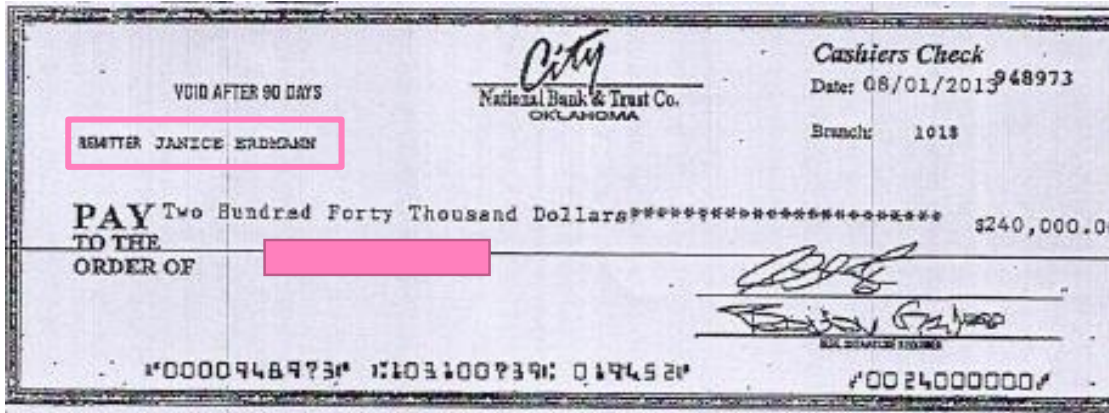
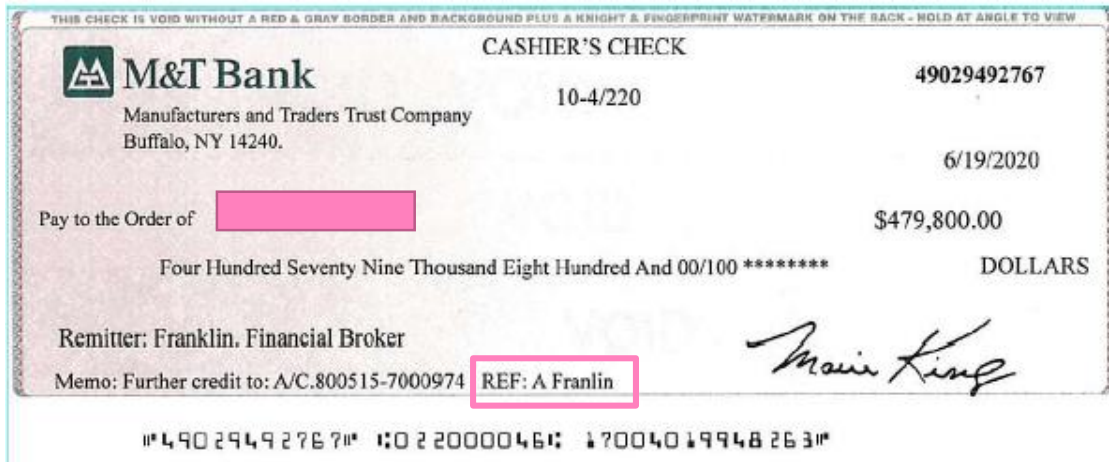


CHEQUES

Multiple routes and detours were used to hide the origin of the funds

The following discrepancies were noted:

1. Cashier's cheques are supposed to be printed in the order "routing number -> account number-> cheque number". However, four (4) of the cheques received were printed in the order account number -> routing number -> cheque number



FINANCIAL INTELLIGENCE UNIT

FedEx®



2550149475

S

ORIGIN ID: YFHA (800) 382-4700
FRANKLIN BROAKEAGE
FRANKLIN BROAKEAGE
100 UNIVERSITY STREET

SHIP DATE: 22 JUN 20
ACTWGT: 1.00 LB
CAD: 97728931NET4220

TORONTO, ON M5N1N6
CANADA CA

BILL SENDER
B13A: NR 2

TO [Redacted]

NASSAU N.P.

REF:

(BS)

55BJ1C700DFE4A

SHIPMENT	FROM (YOUR NAME)	YOUR PHONE NUMBER 00971-4-2737176	TO (RE) Baham
	ATTN : MR. AFZAL I.C.S DEIRA DUBAI Dubai 29575 United Arab Emirates		
		CONSIGN	



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9811, NE South Beach Drive
Bainbridge Island, WA 98110
www.ci.bainbridgeisland.wa.us
Billing Inquiries: (360) 491-5616 or
utilitybilling@ci.bainbridgeisland.wa.us

Account Number	Billing Date	Due Date
86951-78032	05/12/2020	06/02/2020

NEW ONLINE UTILITY BILL PAYMENT SYSTEM NOW AVAILABLE

Thank you for your patience as we've prepared a new online payment system with improved access and security.

To use the new system, you must create a new account by visiting ci.bainbridgeisland.wa.us/PayOnline

For assistance, contact 360.491.5616 or UtilityBilling@ci.bainbridgeisland.wa.us

UTILITY CUSTOMER
FRANKLIN ANDREW
9811, NE SOUTH BEACH DRIVE
BAINBRIDGE ISLAND,
WA 98110

177.51 |
13549

Billing Details

SERVICE ADDRESS: 9811, NE SOUTH BEACH DRIVE
BAINBRIDGE ISLAND WA 98110
SERVICE FROM 04/01/2020 TO 05/02/2020

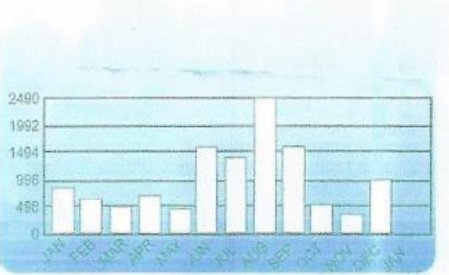
WW CITY SEWER CHARGE	\$21.94
WW LOTT TREATMENT	\$41.00
WR RESIDENT BASE RATE	\$16.62
WR WATER CONSUMPTION	- \$0.01
SW STORMWATER	\$11.87
UTILITY TAX	\$5.49
UTILITY TX-FIRE SUPP	\$1.00
TOTAL CURRENT CHARGES	\$97.91
PREVIOUS UNPAID BALANCE	\$1.00
RECEIPT AMOUNT	\$115.62
ADJUSTMENTS	\$0.00
AMOUNT DUE THIS STATEMENT	\$96.91
CURRENT STATEMENT DUE DATE	06/02/2020

PREVIOUS BALANCE DUE IMMEDIATELY

Meter Information

METER# 16576634
PREVIOUS READ 104,454 CURRENT READ 104,453
USAGE 1 DAYS 31

METER READ DATES FROM 04/01/2020 TO 05/02/2020
YOUR WATER USAGE IS CUBIC FEET. 1 CF = 7.48 GALLONS
YOUR WATER USE FOR THIS BILLING PERIOD WAS
7.48 GALLONS



PLEASE RETURN THIS PORTION WITH YOUR PAYMENT. MAKE CHECK PAYABLE TO CITY OF LACEY

ACCOUNT NUMBER:	86951-78032	AMOUNT DUE	\$96.91
SERVICE LOCATION:	9811, NE SOUTH BEACH DRIVE BAINBRIDGE ISLAND, WA 98110	\$ _____ is enclosed as a donation to "Bainbridge Island's Utility Assistance Fund"	
BILLING DATE:	05/12/2020	\$ _____ is enclosed as a donation to the "Bainbridge Island Food Bank Project"	
DUE DATE:	06/02/2020	AMOUNT ENCLOSED	\$ _____
CURRENT CHARGES DUE BY	06/02/2020		

UTILITY CUSTOMER
FRANKLIN ANDREW
9811, NE SOUTH BEACH DRIVE
BAINBRIDGE ISLAND,
WA 98110

CITY OF BAINBRIDGE ISLAND
P.O. BOX 33210
SEATTLE, WA 98110-1210

FRAUDULENT UTILITY BILL



420 College St SE
Lacey, WA 98503
www.ci.lacey.wa.us
Billing Inquiries: (360) 491-5616 or
utilitybilling@ci.lacey.wa.us

Account Number	Billing Date	Due Date
86951-78032	01/24/2020	02/21/2020

NEW ONLINE UTILITY BILL PAYMENT SYSTEM NOW AVAILABLE

Thank you for your patience as we've prepared a new online payment system with improved access and security.

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UTILITY CUSTOMER
000 COLLEGE ST SE
LACEY WA 98503

177.51 |
13549

Billing Details

SERVICE ADDRESS: 6969 FLUTE ST SE
SERVICE FROM 12/27/2019 TO 01/24/2020

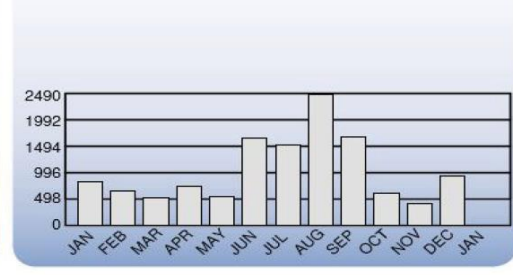
WW CITY SEWER CHARGE	\$21.94
WW LOTT TREATMENT	\$41.00
WR RESIDENT BASE RATE	\$16.62
WR WATER CONSUMPTION	-\$0.01
SW STORMWATER	\$11.87
UTILITY TAX	\$5.49
UTILITY TX-FIRE SUPP	\$1.00
TOTAL CURRENT CHARGES	\$97.91
PREVIOUS UNPAID BALANCE	-\$1.00
RECEIPT AMOUNT	\$115.86
ADJUSTMENTS	\$0.00
AMOUNT DUE THIS STATEMENT	\$96.91
CURRENT STATEMENT DUE DATE	02/21/2020

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SERVICE LOCATION:	6969 FLUTE ST SE	\$ _____ is enclosed as a donation to "Lacey's Utility Assistance Fund"	
BILLING DATE:	01/24/2020	\$ _____ is enclosed as a donation to the "Lacey Food Bank Project"	
DUE DATE:	02/21/2020	AMOUNT ENCLOSED	\$ _____
CURRENT CHARGES DUE BY	02/21/2020		

UTILITY CUSTOMER
000 COLLEGE ST SE
LACEY WA 98503

CITY OF LACEY
P.O. BOX 34210
SEATTLE, WA 98124-1210

0501000086951000078032 00000007691 4

FRAUDULENT UTILITY BILL



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Bainbridge Island, WA 98110
www.ci.bainbridgeisland.wa.us
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WA 98110

177 51 1
13549

Billing Details Meter Information



420 College St SE
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LACEY WA 98503

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FINANCIAL INTELLIGENCE UNIT

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13549

Billing Details Meter Information



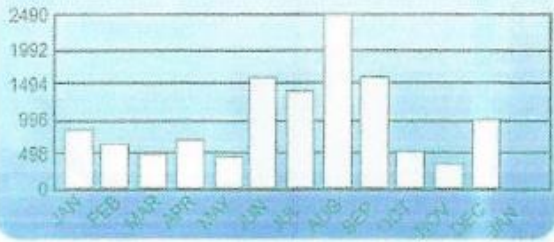
FRAUDULENT UTILITY BILL

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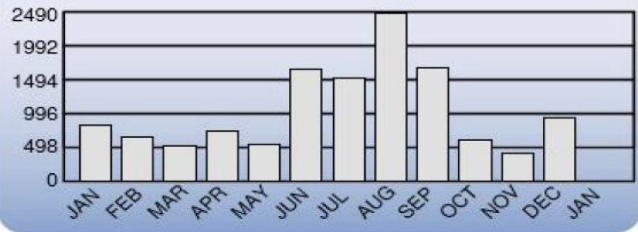
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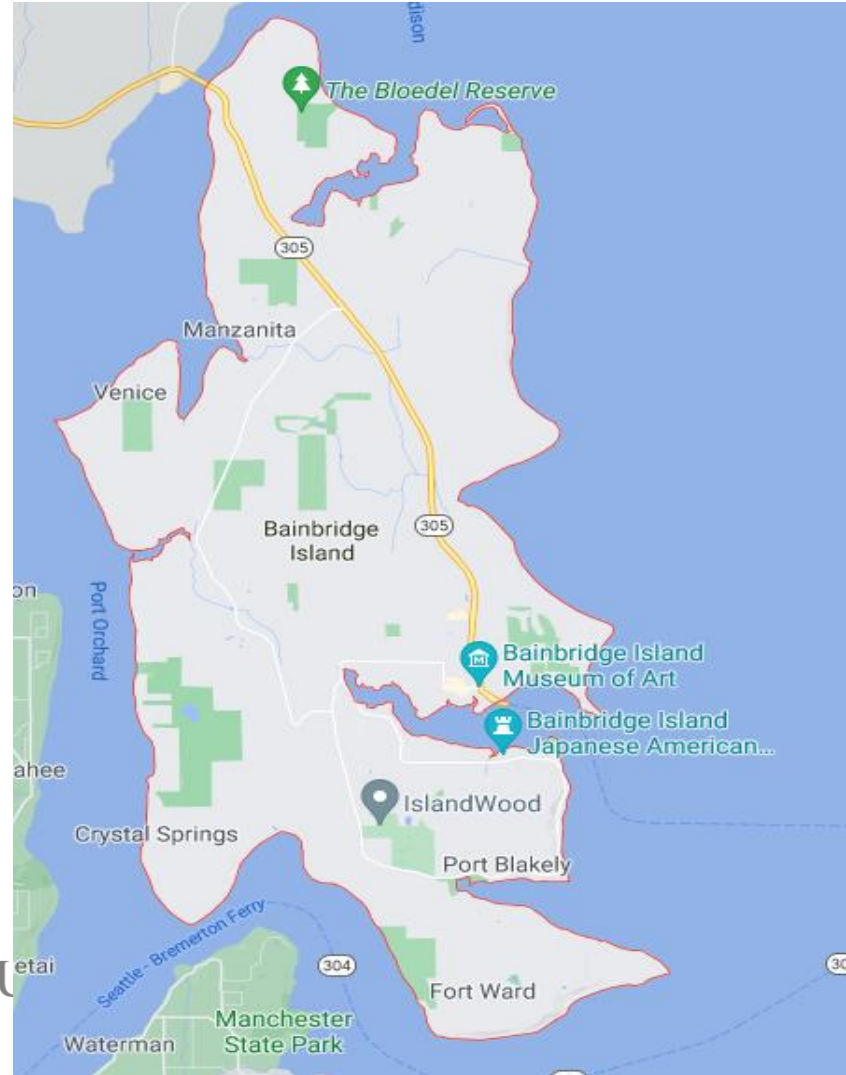


FINANCIAL INTELLIGENCE UNIT

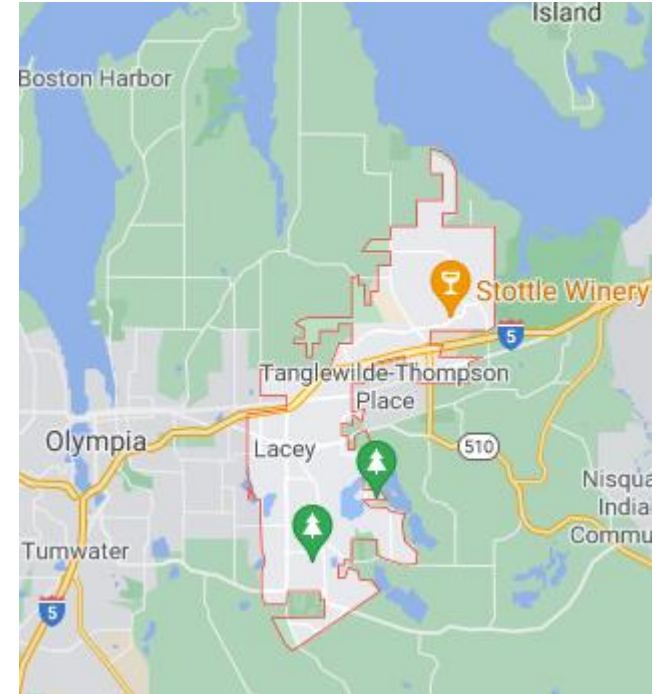




BAINBRIDGE ISLAND, WA



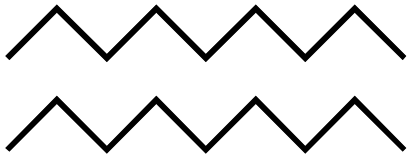
LACEY, WA



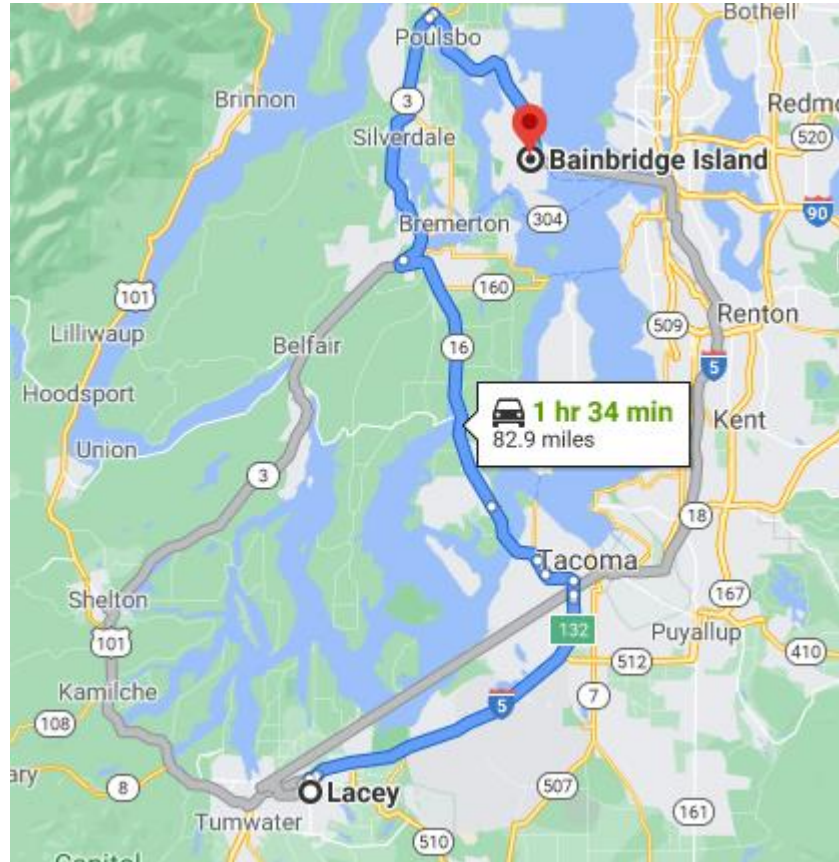
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FRIDAY, 16 JULY 2021

REAL ESTATE FRAUD



BAINBRIDGE ISLAND, WA TO LACEY, WA



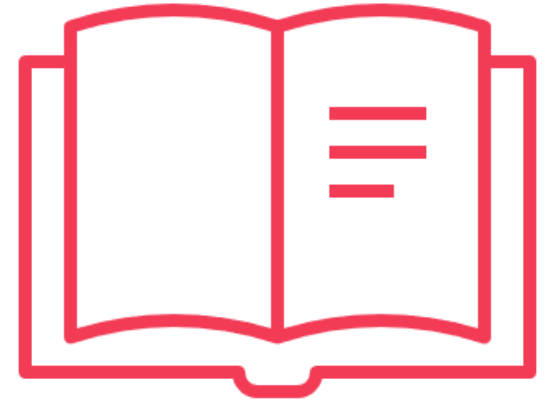
FINANCIAL INTELLIGENCE UNIT



PUBLIC ADVISORY

WWW.FIUBAHAMAS.ORG.BS

- ❖ Eyewitness News
 - ❖ The Nassau Guardian
 - ❖ The Tribune
-
- ❖ Ensure that all laws and regulatory guidelines are followed thoroughly during the onboarding process
 - ❖ Carefully examine documents received for grammatical errors and anomalies that can confirm validity



FINANCIAL INTELLIGENCE UNIT