

Jan Wallace Interview and Notes

The following investigation was conducted regarding JAN WALLACE, white female, citizen of Canada, date of birth July 2, 1955:

Writer requested border crossing records for JAN WALLACE, also known as JAN JARDIN, from Customs and Border Protection (CBP) Special Agent (SA) Tad Foy. The records were requested from the period beginning January 1, 2003 to the date of request, which was January 11, 2011. Some of the records were provided in the form of flight itineraries. Writer notes that the presence of a flight itinerary does not necessarily mean that the itinerary was followed. Writer notes that only border crossings into the United States (US) are documented by CBP. Departures from the US to Canada are not typically documented by CBP. Departures from the US to other countries are captured by flight itineraries.

Record 1: On December 18, 2010, WALLACE crossed into the US from Canada in a vehicle at the Ogdensburg, New York port of entry. WALLACE's vehicle bore Ontario license plate number BFBF833. CHLOE JARDINE CUTLER, date of birth January 24, 1992 also crossed with WALLACE.

Record 2: On November 30, 2010, WALLACE crossed into the US from Canada at the Ogdensburg, New York port of entry. WALLACE's vehicle bore Ontario license plate number BFBF833. DEBRA GAIL SZIRTES, date of birth October 1, 1955, also crossed with WALLACE.

Record 3: A flight itinerary. WALLACE was scheduled to depart Phoenix Sky Harbor International Airport (PHX) on September 27, 2010, final destination Ottawa International Airport (YOW), with a stop at Lester B. Pearson Toronto International Airport (YYZ). WALLACE was scheduled to return to PHX on October 15, 2010, departing from YOW with a stop at YYZ.

Record 4: A flight itinerary. WALLACE was scheduled to depart PHX on March 8, 2010, final destination Koln Bonn Airport (CGN), Germany, with a stop at Heathrow Airport (LHR), United Kingdom. WALLACE was scheduled to return to PHX on March 11, 2010, departing from CGN with a stop at LHR.

Record 5: A flight itinerary. Multiple itineraries were reported for this trip. WALLACE was scheduled to depart from Seattle-Tacoma International Airport (SEA) on June 21, 2008, destination Tokyo-Narita International Airport (NRT), Japan. It appears that WALLACE departed NRT on June 26, 2008, scheduled to

return to SEA, also June 26, 2008. A conflicting itinerary suggests that WALLACE may have departed NRT on June 27, 2008, destination SEA.

Record 6: A flight itinerary. WALLACE was scheduled to depart from SEA on December 12, 2007, destination NRT. WALLACE was scheduled to return to SEA on December 20, 2007, departing from NRT.

Record 7: On October 23, 2007, WALLACE crossed into the US at the Blaine, Washington port of entry. Writer infers that WALLACE came into the US from Canada. No country of origin was listed on the record. No vehicle or additional passenger information was reported.

Record 8: A flight itinerary. WALLACE was scheduled to depart PHX on May 13, 2007, final destination Cote D Azur Airport (NCE), France, with a stop at LHR. A separate return itinerary was listed. According to the itinerary, WALLACE was scheduled to return to PHX on June 2, 2007, departing from LHR.

Record 9: On June 27, 2006, WALLACE crossed into the US at the Buffalo-Niagara Falls port of entry. Writer infers that WALLACE came into the US from Canada. No country of origin was listed on the record. No vehicle or additional passenger information was reported.

Record 10: A flight itinerary. WALLACE was scheduled to depart from PHX on July 5, 2005, final destination NCE with a stop at LHR. WALLACE was scheduled to return to PHX on July 11, 2005, departing from NCE, with a stop at LHR.

The following investigation was conducted on January 10, 2011 regarding Jan Wallace:

Writer spoke with Immigration and Customs Enforcement (ICE) Special Agent (SA) Kim Morneau regarding Jan Wallace, date of birth July 2, 1956. SA Morneau queried the Department of Homeland Security Central Index System database for immigration information on Jan Wallace, date of birth July 2, 1955, also known as Jan Jardin, date of birth July 2, 1955. Queries found no immigration file for either Jardin or Wallace. Queries did not find record of an alien registration number for Wallace or Jardin. Query results identified Wallace's place of birth as Canada. Query results did not yield more specific data regarding Wallace's place of birth.

At an earlier date, Writer asked ICE SA Todd Soma to place a "look out" for Wallace border crossings. SA Mourneau advised that such a request would provide notification to Writer when Wallace crossed into the United States (US) from Canada. No notification would be received for Wallace departing the US into Canada.

On December 18, 2010, SA Soma advised Writer that Wallace had crossed into the US at the Ogdensburg port of entry.

On January 10, 2011, Writer advised SA Soma that the Western District of Washington would like to issue a federal grand jury subpoena for Wallace's testimony. Wallace has not yet been subpoenaed as she does not have a current US address and is believed to be residing in Canada. Writer asked SA Soma to place a comment in TECS in Wallace's file. The comment will instruct a Customs and Border Protection (CBP) officer, in the event Wallace crosses back into the US, to obtain the address where Wallace will be staying. SA Soma agreed to place the comment in TECS.

FoA Gwynne Laurente's Notes on Jan Wallace

*=See hardcopy detail

4/1/2010 – SA Spencer Walker interviews Jan Wallace who provides to him her SSN as 765-14-7593.

4/2/2010- FA Gwynne Laurente sent GJS request to Paralegal Susan Burkner on Bank of America accounts for Jan Wallace listing the 765-14-7593 SSN

4/19/2010 – On around this date Bank of America Subpoena department representative Gary Mowry advises FA Laurente that he has received the GJS for Jan Wallace and is unable to locate any account for her.

4/20/2010 –FA Laurente emailed Susan Burkner to inquire about the GJS that were being sent out for the Phillips case. FA Laurente advised that she noticed GJS for Jan Wallace's credit report listed a different SSN and asked where this SSN was retrieved from. Burkner advised that it was an error on her part. But as a result of the emails, SA Walker provided the CLEAR results report to the group in hopes of obtaining the correct SSN and advised of the SSN Wallace stated in her interview. The CLEAR report lists these three SSN# 765-14-7593, # 938-29-1149 and #449-03-3083.

– At a Phillips case status meeting at the US Attorney's office, AUSA Matthew Diggs provided a recently received copy of Jan Wallace's personal Bank of America account

4/21/2010 – FA Laurente contacts Gary Mowry at Bank of America and provides Wallace's account number from the statement. Mowry advises that Wallace appears to be utilizing a different SSN in their system. FA Laurente asks Mowry to send her via fax the SSN she is utilizing. Mowry asks FA Laurente to fax him request to reopen the Wallace file with her identifiers.

*4/22/2010 – FA Laurente receives fax from Mowry or Bank of America and it states that Wallace is using SSN# 938-29-1149

4/23/2010 – FA Laurente discusses with TFO ICE SA Kimberly Morneau the Wallace SSN discrepancies. SA Morneau ran a query on Wallace in the ICE database Treasury Enforcement Communication Systems (TECS) and discovers Wallace has questionable VISA status as a B2 visitor because FA Laurente indicates that Wallace is working and living in the U.S.

*4/27/2010 – FA Laurente writes Electronic Communication (EC) to document Wallace's SSN discrepancies and ICE SA Morneau's discoveries.

*(5/2007 – See Emails between SA Scott Henderson and AUSA Swaminathan)

6/1/2010 –FA Laurente receives an email thread from SA Walker dating back to 5/12/2010 where the Phillips teams is learning about each SSN # that Wallace used from SA Scott Henderson and his explanation of the steps needed to go forward. FA Laurente is asked to send GJS requests for Wallace.

-SA Henderson advises he needs any BofA applications and signature cards Wallace has there.

6/3/2010 –AUSA Swaminathan emails FA Laurente and asks to send GJS to get information on whether or not Wallace gave Bank of America the 938-29-1149 SSN

*6/4/2010 – FA Laurente spoke to Gary Mowry of BofA and request additional fax for Wallaces' sig cards for her accounts.

-After receiving the fax on four accounts FA Laurente wrote the following email to Aravind:

Aravind-

I received a fax of the signature cards per my request from Bank of America to get an answer to your question below regarding Jan Wallace. She has four accounts "personal" accounts at BofA - two where she is the single account holder and two others joint with Chloe Cutler (her daughter?).

The fax appears to show the following on the four Signature Cards:

1. Account # 988057004, Single account, Wallace writes in the SSN# of application "000-99-000"
2. Account # 257-249875, Joint account with Chloe, a SSN doesn't appear to be provided
3. Account # 0043-7837-2246, Single Economy checking account, Wallace writes in the Tax Identification Number line "938-29-1149" [Note there is no line option on the application for SSN#]. Looks like a newer Sig Card application.
4. Account #4570-0904-5787, Joint Campus edge checking with Chloe: Chloe's TIN is stated as "124-00-000" and Jan's TIN is 938-29-1149. Newer Sig Card application

I can fax the above information from BofA to you if you would like.

So to answer your question did Jan Wallace provide the 938-29-1149 as a TIN vs a SSN seem difficult to distinguish in this example. The application only provides a line item area for a "Tax Identification Number" right next to the individuals' signature even if the sig card was used for a personal account (as in this situation). I do not know if this newer sig card is used for corp account also.

-Gwynne

6/09/10 – FA Laurente spoke with SA Henderson regarding the Wallace SSN issue. He advised that we will only be focusing on 449-03-3083 SSN since it belongs to deceased individual and he needs to know if she used the SSN fraudulently in any capacity. He wants me to work with any bank investigator to see if she used the bad SSN with them. FA Laurente felt that was too broad so FA Laurente spoke with Experian representative and explained situation without providing subject's name. He suggested to send GJS to all 3 credit bureaus with just SSN (no name associated) so that it is a broader search and they could search database to see if false SSN is fraudulently linked to Wallace. FA Laurente wrote the following email to SA Henderson & team:

Subject: Jan Wallace SSN

Hello Scott-

Per our conversation, I spoke to a credit bureau rep about the Jan Wallace false SSN situation and he suggested to send a GJS to them with just the SSN in question (449-03-3083) and no name associated with it so not to limit our findings. I think this would be a good idea because Jan Wallace has used many other aka's in the past. As we discussed earlier, I will not be reaching out to the merchants listed on Jan's credit report that we currently have because this utilizes her true SSN (765-14-7593) and most likely will be linked directly to that. I will let you know when we get results for the 3 credit bureaus.

Thanks for your help,
Gwynne Laurente
Financial Analyst
FBI - Seattle Division
206-262-2083

-FA Laurente sent 3 GJS request to Susan Burkner for all 3 credit bureaus for SSN 449-03-3083.

*6/21/10 – Received Equifax results via email from Susan Burkner

*6/23/10 – Received Experian results via email from Susan Burkner

-Sometime in and around this date, FA Laurente was notified that Transunion needed a name along with the SSN given in order to process the GJS. FA Laurente faxed to Transunion Jan Wallace's name and her last known address and name and SSN 449 03-3083

*7/8/10 – Received Transunion results via email from Susan Burkner

7/15/10 – FA Laurente verified with Transunion via email that in their system Wallace only matches with her true SSN.

-FA Laurente sent the following email to SA Henderson and team:

Scott-

The three credit report results for Jan Wallace have come in regarding her fraudulent use of SSN 449-03-3083.

-Experian results showed that SSN belongs to another individual, Rob L Scruggs.

-TransUnion results could not match the SSN with Jan Wallace. They could only match her with her true SSN 765-14-7593.

-Equifax was the only bureau that showed Jan Wallace matching to the SSN in question. See attached PDF. She appears to have used the SSN to obtain a credit card at Bank of America in 1995 (note the SSN belongs to person deceased since 1992) and a Saks Fifth Ave credit card in 2002.

I hope this helps you to proceed with these leads.

Thanks,
Gwynne Laurente
Financial Analyst

7/26/10 –Scott Henderson email the group:

Aravind & Matt,

While review of the Equifax credit report shows that Jan Wallace opened two separate credit card accounts with BOA and HSBC my contact with each credit institution does not confirm the Equifax report. I have contacted each creditor independently and in each instance BOA or HSBC indicate they have no record of SSN 449-03-3083 being utilized to open the credit accounts shown on the Equifax Credit Report.

Additionally, BOA has no record of acct number 431351004087 and HSBC has no record of an account number 106604-758421. Based on my conversation with BOA Credit investigations and the HSBC representative the Equifax Credit Report appears to contain inaccurate credit information concerning the use of SSN 449-03-3083. Maybe this explains why Experian or TransUnion did not show the same data on their credit reports.

Even in the event that the Equifax Credit report was accurate I think there may be some statute of limitations issues to overcome seeing the BOA Account was opened on 10/95 and the HSBC account was opened on 12/02. Each account does show activity in 2007 so that might have been a way to overcome the statute of limitations..But that's more of a legal issue I'm sure you would know more about than I do.

If there is anything else I can do or any other avenues you want me to explore I'd be more than happy to help. Just give me a call

Scott Henderson, Special Agent
SSA/Office of The Inspector General
Office of Investigations (SSA/OIG/OI)
701 Pike Street, Suite 1000
Seattle, WA 98101
Office: 206.553.1001
Cell: 206.423.4197
Fax: 206.553.1002

7/27/2010 – FA Laurente spoke to SA Henderson and discuss what BofA and HSBC said during his inquiry. He said he was shocked that they could not find any info for Wallace and continued to verify that Wallace did NOT have any accounts with them. She advised that she found it hard to ignore the bank information found on the Credit report and that she would like to make my own inquiries.

-FA Laurente spoke with Pete at FIA Card Services, 800-616-3245 ext 4390 and at first he could not locate Wallaces account with [fraudulent] SSN#. But after providing her address in AZ, Pete was able to locate it and stated the SSN is not in her profile and thus would make a difference in search capabilities. He could not locate why her SSN was not listed but did see that she advised bank of financial hardship due to foreclosures and would not be able to pay her credit card. But if true person called in and said someone was fraudulently using their SSN, then the bank would delete it completely

from their system. This was opened in 1995, placed with collection agency 3/2009 and a balance over \$8000.

* -FA Laurente called Henderson to advise of her discoveries and emailed group since Wallace's reverse-proffer was that afternoon and Henderson spoke spoke to Aravind about FA Laurente's recent findings.

7/29/10 -FA Laurente sent 2 GJS for Wallace to Susan Burkner for FIA Card Services and HSBC.

*8/24/10 -Received results from HSBC . Negative results.

*8/26/10- Received results from FIA card services. Negative results.

UNCLASSIFIED

FEDERAL BUREAU OF INVESTIGATION

Precedence: ROUTINE

Date: 04/27/2010

To: Seattle

Attn: SA Spencer B Walker

From: Seattle

WCC1

Contact: Gwynne E Laurente, 206-262-2083

Approved By: Richardson, Aimee N

Drafted By: Laurente Gwynne E:gel

Case ID #: 318A-SE-96305-FA (Pending)

Title: MARK E PHILLIPS;
JAN WALLACE;
KENNETH GORDON;
CHRISTOPHER LUNDVALL;
DOUG LOWER;
MAUREEN LOWER;
JOAN RENDEK;
LARRY GARRET;
MOD SYSTEMS INCORPORATED -VICTIM;
BANANA CORPORATION/METAWALLET -VICTIM;
CORPORATE FRAUD

Synopsis: To document social security information and port of entry information regarding subject Jan Wallace.

Enclosure(s): Printout of Jan Wallace's port of entry crossings into the United States as obtained from Immigration & Customs Enforcement.

Details: As part of FA Gwynne E. Laurente's routine job responsibilities, she utilizes subject's personal identifiers in order to obtain proper financial account information through Grand Jury Subpoena for case analysis. During these efforts, FA Laurente discovered discrepancies with subject Jan Wallace's Social Security Number (SSN).

Originally writer utilized the SSN that Jan Wallace provided at her interview on April 1, 2010 with Special Agent (SA) Spencer B. Walker. The SSN 765-14-7593 was submitted as Wallace's identifier on a Bank of America Grand Jury Subpoena in

UNCLASSIFIED

PHILLIPS0686496

UNCLASSIFIED

To: Seattle From: Seattle
Re: 318A-SE-96305-FA, 04/27/2010

hopes of locating her personal bank account information. This SSN did not connect to any Bank of America accounts. On April 20, 2010 during a case investigation meeting with AUSA Matthew Diggs, he provided a copy of Jan Wallace's Bank of America bank statement to FA Laurente. FA Laurente provided that account information to Bank of America subpoena processing department who advised a different SSN was being utilized with that account and other bank accounts all under the name Jan Wallace. Bank of America advised that Jan Wallace was using SSN 938-29-1149 at their institution. SA Walker ran a CLEAR database check under Jan Wallace's name and found the two previously mentioned SSN and a third SSN as 449-03-3083.

On April 23, 2010, FA Laurente discussed this SSN discrepancy with Task Force Officer Special Agent Kimberly Morneau of Immigration & Customs Enforcement (ICE). FA Laurente mentioned that this subject was a Canadian citizen and SA Morneau ran a query in the ICE database Treasury Enforcement Communication System (TECS). One of the aspects of the TECS database is its tracking information system, which contains data on persons crossing at United States port of entry sites through land borders or at airports.

The following summarizes the information found on port of entry crossings made by Jan Wallace.

October 1, 1996 - At Vancouver International Airport, Wallace entered the United States (U.S.) to travel to Phoenix, AZ for approximately three weeks. She stated she had a one way ticket, did not have a job and lived in Eastern Canada. She entered the U.S. as a "B2 visitor." A B2 visitor is a person with a temporary visitor visa entering the U.S. for pleasure purposes.

August 7, 1997 - At John F. Kennedy International Airport in New York, Wallace entered into the U.S. as a "TN subject" and stated she was "president of Dynamic Assoc." A TN subject is an abbreviation for NAFTA Professional meaning a Canadian/Mexican citizen seeking entry to engage in business activities at a professional level.

June 6, 1999 - At Atlanta Airport, Wallace entered into the U.S. as a TN holder. Her TN status was to expire by April 19, 2000. Wallace's TN petition was approved on April 19, 1999 and her petition is referenced as "LIN# -99-141-53369."

UNCLASSIFIED

UNCLASSIFIED

To: Seattle From: Seattle
Re: 318A-SE-96305-FA, 04/27/2010

November 2, 1999 - At Atlanta Airport, Wallace entered into the U.S. as a TN holder. She was subject to secondary screening because she did not have a copy of her TN approval notice. The border inspector did further checks to indeed confirm her TN status.

November 2000 - Wallace's I-129 Petition for Alien Worker was filed April 3, 2000 in order to obtain TN status. Her application was denied November 30, 2000.

May 29, 2005 - At Sky Harbor Airport in Phoenix, Arizona, Wallace entered into the U.S. as a B2 visitor.

June 21, 2008 - At the Seattle-Tacoma International Airport, Wallace departed the U.S. to travel to Tokyo, Japan.

June 27, 2008 - At the Seattle-Tacoma International Airport, Wallace entered into the U.S. from Tokyo, Japan as a B2 visitor. Wallace is admitted into the U.S. until December 26, 2008.

March 8, 2010 - At the Sky Harbor International Airport in Phoenix, Arizona, Wallace departed the U.S. to travel to London's Heathrow International Airport.

March 11, 2010 - At the Sky Harbor International Airport in Phoenix, Arizona, Wallace entered into the U.S. from London as a B2 visitor. Wallace is admitted into the U.S. until September 10, 2010.

ICE SA Morneau advised that as a B2 visitor, Wallace is not allowed to obtain employment in the United States. If she does become employed in the U.S., Wallace would be subject to deportation back to Canada because this would be a direct violation of her specific type of visa.

118gel01.ec

◆◆

UNCLASSIFIED

From: Laurent, Gwynne E. (FBI)
To: Swaminathan, Aravind (USAWAW); Digg, Matthew (USAWAW)
Cc: Walker, Spencer B. (FBI)
Subject: Jan Wallace Notes
Date: Wednesday, August 11, 2010 7:47:12 AM
Attachments: Jan Wallace Notes.docx

Aravind/Matt-

Attached are my chronological notes on my investigative findings of Jan Wallace's SSN and Immigration status issues.

-Gwynne

PHILLIPS0688095

FA Gwynne Laurente's Notes on Jan Wallace:

4/1/2010 – SA Spencer Walker interviews Jan Wallace who provides to him her SSN as 765-14-7593.

4/2/2010- FA Gwynne Laurente sends GJS request to Paralegal Susan Burkner on Bank of America accounts for Jan Wallace listing the 765-14-7593 SSN

4/19/2010 – On around this date Bank of America Subpoena department representative Gary Mowry advises FA Laurente that he has received the GJS for Jan Wallace and is unable to locate any account for her.

4/20/2010 –FA Laurente emailed Susan Burkner to inquire about the GJS that were being sent out for the Phillips case. FA Laurente advised that she noticed GJS for Jan Wallace's credit report listed a different SSN and asked where this SSN was retrieved from. Burkner advised that it was an error on her part. But as a result of the emails, SA Walker provided the CLEAR results report to the group in hopes of obtaining the correct SSN and advised of the SSN Wallace stated in her interview. The CLEAR report lists these three SSN# 765-14-7593, # 938-29-1149 and #449-03-3083.

– At a Phillips case status meeting at the US Attorneys office, AUSA Matthew Diggs provided a recently received copy of Jan Wallace's personal Bank of America account

4/21/2010 – FA Laurente contacts Gary Mowry at Bank of America and provides Wallace's account number from the statement. Mowry advises that Wallace appears to be utilizing a different SSN in their system. FA Laurente asks Mowry to send her via fax the SSN she is utilizing. Mowry asks FA Laurente to fax him request to reopen the Wallace file with her identifiers.

4/22/2010 – FA Laurente receives fax from Mowry or Bank of America and it states that Wallace is using SSN# 938-29-1149

4/23/2010 – FA Laurente discusses with TFO ICE SA Kimberly Morneau the Wallace SSN discrepancies. SA Morneau ran a query on Wallace in the ICE database Treasury Enforcement Communication Systems (TECS) and discovers Wallace has questionable VIS status as a B2 visitor because FA Laurente indicates that Wallace is working and living in the U.S.

4/27/2010 – FA Laurente writes Electronic Communication (EC) to document Wallace's SSN discrepancies and ICE SA Morneau's discoveries.

6/1/2010 –FA Laurente receives an email thread from SA Walker dating back to 5/12/2010 where the Phillips teams is learning about each SSN # that Wallace used from SA Scott Henderson and his explanation of the steps needed to go forward. FA Laurente is asked to send GJS requests for Wallace.

-SA Henderson advises he needs any BofA applications and signature cards Wallace has there.

6/3/2010 – AUSA Swaminathan emails FA Laurente and asks to send GJS to get information on whether or not Wallace gave Bank of America the 938-29-1149 SSN

6/4/2010 – FA Laurente spoke to Gary Mowry of BofA and request additional fax for Wallaces' sig cards for her accounts.

-After receiving the fax on four accounts FA Laurente wrote the following email to Aravind:

Aravind-

I received a fax of the signature cards per my request from Bank of America to get an answer to your question below regarding Jan Wallace. She has four accounts "personal" accounts at BofA - two where she is the single account holder and two others joint with Chloe Cutler (her daughter?).

The fax appears to show the following on the four Signature Cards:

1. Account # 988057004, Single account, Wallace writes in the SSN# of application "000-99-000"
2. Account #257-249875, Joint account with Chole, a SSN doesnt appear to be provided
3. Account # 0043-7837-2246, Single Economy checking account, Wallace writes in the Tax Identification Number line "938-29-1149" [Note there is no line option on the application for SSN#]. Looks like a newer Sig Card application.
4. Account #4570-0904-5787, Joint Campusedge checking with Chloe: Chloe's TIN is stated as "124-00-000" and Jan's TIN is 938-29-1149. Newer Sig Card application

I can fax the above information from BofA to you if you would like.

So to answer your question did Jan Wallace provide the 938-29-1149 as a TIN vs a SSN seem difficult to distinguish in this example. The application only provides a line item area for a "Tax Identification Number" right next to the individuals signature even if the sig card was used for a personal account (as in this situation). I do not know if this newer sig card is used for corp account also.

-Gwynne

6/09/10 – FA Laurente spoke with SA Henderson regarding the Wallace SSN issue. He advised that we will only be focusing on 449-03-3083 SSN since it belongs to deceased individual and he needs to know if she used the SSN fraudulently in any capacity. He wants me to work with any bank investigator to see if she used the bad SSN with them. FA Laurente felt that was too broad so FA Laurente spoke with Experian representative and explained situation without providing subject's name. He suggested to send GJS to all 3 credit bureaus with just SSN (no name associated) so that it is a broader search and they could search database to see if false SSN is fraudulently linked to Wallace. FA Laurente wrote the following email to SA Henderson & team:

Subject: Jan Wallace SSN

Hello Scott-

Per our conversation, I spoke to a credit bureau rep about the Jan Wallace false SSN situation and he suggested to send a GJS to them with just the SSN in question (449-03-3083) and no name associated with it so not to limit our findings. I think this would be a good idea because Jan Wallace has used many other aka's in the past. As we discussed earlier, I will not be reaching out to the merchants listed on Jan's credit report that we currently have because this utilizes her true SSN (765-14-7593) and most likely will be linked directly to that. I will let you know when we get results for the 3 credit bureaus.

Thanks for your help,
Gwynne Laurente
Financial Analyst
FBI - Seattle Division
206-262-2083

-FA Laurente sent 3 GJS request to Susan Burkner for all 3 credit bureaus for SSN 449-03-3083.

6/21/10 – Received Equifax results via email from Susan Burkner

6/23/10 – Received Experian results via email from Susan Burkner

-Sometime in and around this date, FA Laurente notified that Transunion needed a name along with the SSN given in order to process the GJS. FA Laurente faxes to Transunion Jan Wallace's name and her last known address and name and SSN 449-03-3083

7/8/10 – Received Transunion results via email from Susan Burkner

7/15/10 – FA Laurente verified with Transunion via email that in their system Wallace only matches with her true SSN.

-FA Laurente sent the following email to SA Henderson and team:

Scott-

The three credit report results for Jan Wallace have come in regarding her fraudulent use of SSN 449-03-3083.

-Experian results showed that SSN belongs to another individual, Rob L Scruggs.

-TransUnion results could not match the SSN with Jan Wallace. They could only match her with her true SSN 765-14-7593.

-Equifax was the only bureau that showed Jan Wallace matching to the SSN in question. See attached PDF. She appears to have used the SSN to obtain a credit card at Bank of America in 1995 (note the SSN belongs to person deceased since 1992) and a Saks Fifth Ave credit card in 2002.

I hope this helps you to proceed with these leads.

Thanks,
Gwynne Laurente
Financial Analyst

7/26/10 –Scott Henderson email the group:

Aravind & Matt,

While review of the Equifax credit report shows that Jan Wallace opened two separate credit card accounts with BOA and HSBC my contact with each credit institution does not confirm the Equifax report. I have contacted each creditor independently and in each instance BOA or HSBC indicate they have no record of SSN 449-03-3083 being utilized to open the credit accounts shown on the Equifax Credit Report.

Additionally, BOA has no record of acct number 431351004087 and HSBC has no record of an account number 106604-758421. Based on my conversation with BOA Credit investigations and the HSBC representative the Equifax Credit Report appears to contain inaccurate credit information concerning the use of SSN 449-03-3083. Maybe this explains why Experian or TransUnion did not show the same data on their credit reports.

Even in the event that the Equifax Credit report was accurate I think there may be some statute of limitations issues to overcome seeing the BOA Account was opened on 10/95 and the HSBC account was opened on 12/02. Each account does show activity in 2007 so that might have been a way to overcome the statute of limitations..But that's more of a legal issue I'm sure you would know more about than I do.

If there is anything else I can do or any other avenues you want me to explore I'd be more than happy to help. Just give me a call

Scott Henderson, Special Agent
SSA/Office of The Inspector General
Office of Investigations (SSA/OIG/OI)
701 Pike Street, Suite 1000
Seattle, WA 98101
Office: 206.553.1001
Cell: 206.423.4197
Fax: 206.553.1002

7/27/2010 – FA Laurente spoke to SA Henderson and discuss what BofA and HSBC said during his inquiry. He said he was shocked that they could not find any info for Wallace and continued to verify that Wallace did NOT have any accounts with them. She advised that she found it hard to ignore the bank information found on the Credit report and that she would like to make my own inquiries.

-FA Laurente spoke with Pete at FIA Card Services, 800-616-3245 ext 4390 and at first he could not locate Wallaces account with [fraudulent] SSN#. But after providing her address in AZ, Pete was able to locate it and stated the SSN is not in her profile and thus would make difference in search capabilities. He could not locate why her SSN was not listed but did see that she advised bank of financial hardship due to foreclosures and would not be able to pay her credit card. But if true person called in and said fraudulently been used they would delete it complete from. This was opened in 1995, placed with collection agency 3/2009 and a balance over \$8000.

-FA Laurente called Henderson to advise of her discoveries and emailed group since Wallace's reverse-proffer was that afternoon and Henderson spoke spoke to Aravind about FA Laurente's recent findings.

7/29/09 –FA Laurente sent 2 GJS for Wallace to Susan Burkner for FIA Card Services and HSBC.

From: Laurente, Gwynne E. (FBI)
To: Swaminathan, Aravind (USAWAW); Henderson, Scott; Walker, Spencer B. (FBI)
Cc: Diggs, Matthew (USAWAW)
Subject: RE: Jan Wallace's SSN's
Date: Friday, June 04, 2010 11:02:49 AM

Aravind-

I received a fax of the signature cards per my request from Bank of America to get an answer to your question below regarding Jan Wallace. She has four accounts "personal" accounts at BofA - two where she is the single account holder and two others joint with Chloe Cutler (her daughter?).

The fax appears to show the following on the four Signature Cards:

1. Account # 988057004, Single account, Wallace writes in the SSN# of application "000-99-000"
2. Account #257-249875, Joint account with Chole, a SSN doesnt appear to be provided
3. Account # 0043-7837-2246, Single Economy checking account, Wallace writes in the Tax Identification Number line "938-29-1149" [Note there is no line option on the application for SSN#]. Looks like a newer Sig Card application.
4. Account #4570-0904-5787, Joint Campusedge checking with Chloe: Chloe's TIN is stated as "124-00-000" and Jan's TIN is 938-29-1149. Newer Sig Card application

I can fax the above information from BofA to you if you would like.

So to answer your question did Jan Wallace provide the 938-29-1149 as a TIN vs a SSN seem difficult to distinguish in this example. The application only provides a line item area for a "Tax Identification Number" right next to the individuals signature even if the sig card was used for a personal account (as in this situation). I do not know if this newer sig card is used for corp account also.

-Gwynne

From: Swaminathan, Aravind (USAWAW) [Aravind.Swaminathan@usdoj.gov]
Sent: Thursday, June 03, 2010 2:32 PM
To: Henderson, Scott; Walker, Spencer B.; Laurente, Gwynne E.
Cc: Diggs, Matthew (USAWAW)
Subject: RE: Jan Wallace's SSN's

Gwynne,

Let me know if you're handling this.

I'd also like to find out if Wallace gave the bank the 938-29-1149 number as a TIN. Can you draft the subpoena request form to get at that information as well. Her signature card says that she will provide a TIN in the future.

Aravind

Aravind Swaminathan
Assistant United States Attorney
United States Attorney's Office
Western District of Washington
700 Stewart Street, Suite 5220
Seattle, WA 98101
Direct: 206-553-4063

PHILLIPS0688352

aravind.swaminathan@usdoj.gov

From: Henderson, Scott [mailto:Scott.Henderson@ssa.gov]
Sent: Tuesday, June 01, 2010 1:40 PM
To: Walker, Spencer B. (FBI); Laurente, Gwynne E. (FBI)
Cc: Swaminathan, Aravind (USAWAW)
Subject: RE: Jan Wallace's SSN's

No problem. Based on what I have been briefed on the subpoena request should ask for any and all Bank Of America (BOA) signature cards, bank account and/or credit applications in the name of Jan Wallace.

If Gwynne is in need of additional assistance have him/her contact me. Otherwise I will assume he/she is forwarding the request to AUSA Swaminathan. Thanks

Scott Henderson, Special Agent
SSA/Office of The Inspector General
Office of Investigations (SSA/OIG/OI)
701 Pike Street, Suite 1000
Seattle, WA 98101
Office: 206.553.1001
Cell: 206.423.4197
Fax: 206.553.1002

From: Walker, Spencer B. [mailto:Spencer.Walker@ic.fbi.gov]
Sent: Tuesday, June 01, 2010 10:44 AM
To: Henderson, Scott; Laurente, Gwynne E.
Subject: Re: Jan Wallace's SSN's

Hi Scott:

Please coordinate with Gwynne Laurente. Gwynne is a Financial Analyst working the case and will prepare the subpoena request form.

Thanks again for your help:

Spencer
Spencer

From: Henderson, Scott <Scott.Henderson@ssa.gov>
To: Walker, Spencer B.
Sent: Tue Jun 01 12:27:05 2010
Subject: RE: Jan Wallace's SSN's

Spencer,

Do you want to put the subpoena request together or do you need me to do that???...Your call

Scott Henderson, Special Agent
SSA/Office of The Inspector General
Office of Investigations (SSA/OIG/OI)

PHILLIPS0688353

701 Pike Street, Suite 1000
Seattle, WA 98101
Office: 206.553.1001
Cell: 206.423.4197
Fax: 206.553.1002

From: Swaminathan, Aravind (USAAWAW) [mailto:Aravind.Swaminathan@usdoj.gov]
Sent: Thursday, May 27, 2010 10:49 AM
To: Henderson, Scott; Walker, Spencer B. (FBI)
Cc: Diggs, Matthew (USAAWAW)
Subject: RE: Jan Wallace's SSN's

Scott,

I think we should proceed on SSN 449-03-3083. We have a credit report for Wallace, and probably need to GJS her the accounts for which she applied for credit, right? If so, can you coordinate with Spencer to get the Subpoenas put together?

Aravind

Aravind Swaminathan
Assistant United States Attorney
United States Attorney's Office
Western District of Washington
700 Stewart Street, Suite 5220
Seattle, WA 98101
Direct: 206-553-4063
aravind.swaminathan@usdoj.gov

From: Henderson, Scott [mailto:Scott.Henderson@ssa.gov]
Sent: Wednesday, May 26, 2010 4:21 PM
To: Walker, Spencer B. (FBI)
Cc: Swaminathan, Aravind (USAAWAW)
Subject: RE: Jan Wallace's SSN's

Spencer,

Matt Lavelle suggested I go ahead and run with this so here we go...

SSN# 765-14-7593:

Wallace gave you accurate information about her own SSN as this is a match and valid SSN assigned to Wallace by SSA on 12/26/01.

SSN# 938-29-1149 (SSN does Not exist)

The SSN Wallace used to open the BOA account (SSN: 938-29-1149) does not exist as it has never been issued by SSA. My only question is whether or not it is a Tax Identification Number (TIN) since they usually start with the 9 series.

If it is not a TIN and is just a number made up from thin air by Wallace it would fall under a violation of Title 42 USC 408(a)(7)(B).

PHILLIPS0688354

SSN# 449-03-3083 (Valid SSN...Not assigned to Wallace)

It's a valid SSN assigned by SSA on 11/24/73 but the person it was assigned to has been dead since 11/22/1992.

Aravind...I can still look at the credit info. If it consists of credit report printouts we will need the applications to determine if there is additional misuse of a SSN by Wallace when she applied for the lines of credit or we could possibly get the information we need from the creditor's loss prevention or fraud investigation unit. Let me know what you think and I can stop over and get copies or proceed however you would like.

Scott Henderson, Special Agent
SSA/Office of The Inspector General
Office of Investigations (SSA/OIG/OI)
701 Pike Street, Suite 1000
Seattle, WA 98101
Office: 206.553.1001
Cell: 206.423.4197
Fax: 206.553.1002

From: Walker, Spencer B. [mailto:Spencer.Walker@ic.fbi.gov]
Sent: Wednesday, May 26, 2010 2:29 PM
To: Henderson, Scott
Cc: Lavelle, Matt
Subject: FW: Jan Wallace's SSN's

Hi Scott:

Here is the information I gave Matt about Wallace's SSN's.

Matt:

I told Aravind that I'd reached out to you about this issue already, but I guess he asked Scott about it too.

Sorry for the confusion:

Spencer

From: Walker, Spencer B.
Sent: Wednesday, May 12, 2010 2:26 PM
To: 'matt.lavelle@ssa.gov'
Subject: Jan Wallace's SSN's

Here it is. In our interview she said her social security number was 765-14-7593. The number she gave to Bank of America 938-29-1149.

Let me know what you find out and thanks:

PHILLIPS0688355

Spencer

From: Laurente, Gwynne E. [mailto:Gwynne.Laurente@ic.fbi.gov]
Sent: Thursday, July 15, 2010 3:40 PM
To: Henderson, Scott
Cc: Walker, Spencer B.; Swaminathan, Aravind (USAWAW); Diggs, Matthew (USAWAW)
Subject: RE: Jan Wallace SSN

Scott-

The three credit report results for Jan Wallace have come in regarding her fraudulent use of SSN 449-03-3083.

-Experian results showed that SSN belongs to another individual, Rob L Scruggs.

-TransUnion results could not match the SSN with Jan Wallace. They could only match her with her true SSN 765-14-7593.

-Equifax was the only bureau that showed Jan Wallace matching to the SSN in question. See attached PDF. She appears to have used the SSN to obtain a credit card at Bank of America in 1995 (note the SSN belongs to person deceased since 1992) and a Saks Fifth Ave credit card in 2002.

I hope this helps you to proceed with these leads.

Thanks,
Gwynne Laurente
Financial Analyst
FBI
206-262-2083

From: Henderson, Scott [Scott.Henderson@ssa.gov]
Sent: Thursday, June 10, 2010 9:05 AM
To: Laurente, Gwynne E.
Subject: RE: Jan Wallace SSN

Thanks and let me know if there is any additional assistance you need from my end

Scott Henderson, Special Agent
SSA/Office of The Inspector General
Office of Investigations (SSA/OIG/OI)
701 Pike Street, Suite 1000
Seattle, WA 98101
Office: 206.553.1001
Cell: 206.423.4197
Fax: 206.553.1002

From: Laurente, Gwynne E. [mailto:Gwynne.Laurente@ic.fbi.gov]
Sent: Wednesday, June 09, 2010 3:17 PM
To: Henderson, Scott
Cc: Burkner, Susan (USAWAW); Swaminathan, Aravind (USAWAW); Diggs, Matthew (USAWAW); Walker, Spencer B.
Subject: Jan Wallace SSN

Hello Scott-

Per our conversation, I spoke to a credit bureau rep about the Jan Wallace false SSN situation and he

PHILLIPS0688368

suggested to send a GJS to them with just the SSN in question (449-03-3083) and no name associated with it so not to limit our findings. I think this would be a good idea because Jan Wallace has used many other aka's in the past. As we discussed earlier, I will not be reaching out to the merchants listed on Jan's credit report that we currently have because this utilizes her true SSN (765-14-7593) and most likely will be linked directly to that. I will let you know when we get results for the 3 credit bureaus.

Thanks for your help,
Gwynne Laurente
Financial Analyst
FBI - Seattle Division
206-262-2083

PHILLIPS0688369

RE: Jan Wallace's SSN's

Swaminathan, Aravind (USAWAW) [Aravind.Swaminathan@usdoj.gov]

Sent: Thursday, June 03, 2010 2:32 PM**To:** Henderson, Scott [Scott.Henderson@ssa.gov]; Walker, Spencer B.; Laurente, Gwynne E.**Cc:** Diggs, Matthew (USAWAW)

Gwynne,

Let me know if you're handling this.

I'd also like to find out if Wallace gave the bank the 938-29-1149 number as a TIN. Can you draft the subpoena request form to get at that information as well. Her signature card says that she will provide a TIN in the future.

Aravind

Aravind Swaminathan
Assistant United States Attorney
United States Attorney's Office
Western District of Washington
700 Stewart Street, Suite 5220
Seattle, WA 98101
Direct: 206-553-4063
aravind.swaminathan@usdoj.gov

From: Henderson, Scott [mailto:Scott.Henderson@ssa.gov]**Sent:** Tuesday, June 01, 2010 1:40 PM**To:** Walker, Spencer B. (FBI); Laurente, Gwynne E. (FBI)**Cc:** Swaminathan, Aravind (USAWAW)**Subject:** RE: Jan Wallace's SSN's

No problem. Based on what I have been briefed on the subpoena request should ask for any and all Bank Of America (BOA) signature cards, bank account and/or credit applications in the name of Jan Wallace.

If Gwynne is in need of additional assistance have him/her contact me. Otherwise I will assume he/she is forwarding the request to AUSA Swaminathan. Thanks

Scott Henderson, Special Agent
SSA/Office of The Inspector General
Office of Investigations (SSA/OIG/OI)
701 Pike Street, Suite 1000
Seattle, WA 98101
Office: 206.553.1001
Cell: 206.423.4197
Fax: 206.553.1002

From: Walker, Spencer B. [mailto:Spencer.Walker@ic.fbi.gov]**Sent:** Tuesday, June 01, 2010 10:44 AM**To:** Henderson, Scott; Laurente, Gwynne E.

Subject: Re: Jan Wallace's SSN's

Hi Scott:

Please coordinate with Gwynne Laurente. Gwynne is a Financial Analyst working the case and will prepare the subpoena request form.

Thanks again for your help:

Spencer
Spencer

From: Henderson, Scott <Scott.Henderson@ssa.gov>

To: Walker, Spencer B.

Sent: Tue Jun 01 12:27:05 2010

Subject: RE: Jan Wallace's SSN's

Spencer,

Do you want to put the subpoena request together or do you need me to do that???...Your call

Scott Henderson, Special Agent
SSA/Office of The Inspector General
Office of Investigations (SSA/OIG/OI)
701 Pike Street, Suite 1000
Seattle, WA 98101
Office: 206.553.1001
Cell: 206.423.4197
Fax: 206.553.1002

From: Swaminathan, Aravind (USAWAW) [mailto:Aravind.Swaminathan@usdoj.gov]

Sent: Thursday, May 27, 2010 10:49 AM

To: Henderson, Scott; Walker, Spencer B. (FBI)

Cc: Diggs, Matthew (USAWAW)

Subject: RE: Jan Wallace's SSN's

Scott,

I think we should proceed on SSN 449-03-3083. We have a credit report for Wallace, and probably need to GJS her the accounts for which she applied for credit, right? If so, can you coordinate with Spencer to get the Subpoenas put together?

Aravind

Aravind Swaminathan
Assistant United States Attorney
United States Attorney's Office
Western District of Washington
700 Stewart Street, Suite 5220
Seattle, WA 98101
Direct: 206-553-4063
aravind.swaminathan@usdoj.gov

From: Henderson, Scott [mailto:Scott.Henderson@ssa.gov]
Sent: Wednesday, May 26, 2010 4:21 PM
To: Walker, Spencer B. (FBI)
Cc: Swaminathan, Aravind (USAWAW)
Subject: RE: Jan Wallace's SSN's

Spencer,

Matt Lavelle suggested I go ahead and run with this so here we go..

SSN# 765-14-7593:

Wallace gave you accurate information about her own SSN as this is a match and valid SSN assigned to Wallace by SSA on 12/26/01.

SSN# 938-29-1149 (SSN does Not exist)

The SSN Wallace used to open the BOA account (SSN: 938-29-1149) does not exist as it has never been issued by SSA. My only question is whether or not it is a Tax Identification Number (TIN) since they usually start with the 9 series.

- If it is not a TIN and is just a number made up from thin air by Wallace it would fall under a violation of Title 42 USC 408(a)(7)(B).

SSN# 449-03-3083 (Valid SSN..Not assigned to Wallace)

It's a valid SSN assigned by SSA on 11/24/73 but the person it was assigned to has been dead since 11/22/1992.

Aravind...I can still look at the credit info. If it consists of credit report printouts we will need the applications to determine if there is additional misuse of a SSN by Wallace when she applied for the lines of credit or we could possibly get the information we need from the creditor's loss prevention or fraud investigation unit. Let me know what you think and I can stop over and get copies or proceed however you would like.

Scott Henderson, Special Agent
SSA/Office of The Inspector General
Office of Investigations (SSA/OIG/OI)
701 Pike Street, Suite 1000
Seattle, WA 98101
Office: 206.553.1001
Cell: 206.423.4197
Fax: 206.553.1002

From: Walker, Spencer B. [mailto:Spencer.Walker@ic.fbi.gov]
Sent: Wednesday, May 26, 2010 2:29 PM
To: Henderson, Scott
Cc: Lavelle, Matt
Subject: FW: Jan Wallace's SSN's

Hi Scott:

Here is the information I gave Matt about Wallace's SSN's.

Matt:

I told Aravind that I'd reached out to you about this issue already, but I guess he asked Scott about it too.

Sorry for the confusion:

Spencer

From: Walker, Spencer B.
Sent: Wednesday, May 12, 2010 2:26 PM
To: 'matt.lavelle@ssa.gov'
Subject: Jan Wallace's SSN's

Here it is. In our interview she said her social security number was 765-14-7593. The number she gave to Bank of America 938-29-1149.

Let me know what you find out and thanks:

Spencer

RE: Jan Wallace SSN

Laurente, Gwynne E.

Sent: Tuesday, July 27, 2010 10:16 AM**To:** Walker, Spencer B.; Swaminathan, Aravind (USAWAW); Diggs, Matthew (USAWAW)

FYI -- I spoke with Scott this morning and I did some further research with Bank of America credit card (a different division than where Scott called). The BofA credit card on Jan's credit report is indeed true and accurate. They were able to locate the card match it to her name and AZ address but the SSN was blank in the database (hence could not be located through a SSN search). I would have to send another GJS to see if they still have the actual credit application (note: 15 years old so may not be there) but at least we know now that the information is accurate.

Scott will be calling Aravind for follow up on this matter

Thanks,
Gwynne

From: Henderson, Scott [Scott.Henderson@ssa.gov]

Sent: Monday, July 26, 2010 3:48 PM

To: Laurente, Gwynne E.

Cc: Walker, Spencer B.; Swaminathan, Aravind (USAWAW); Diggs, Matthew (USAWAW)

Subject: RE: Jan Wallace SSN

Aravind & Matt,

While review of the Equifax credit report shows that Jan Wallace opened two separate credit card accounts with BOA and HSBC my contact with each credit institution does not confirm the Equifax report. I have contacted each creditor independently and in each instance BOA or HSBC indicate they have no record of SSN 449-03-3083 being utilized to open the credit accounts shown on the Equifax Credit Report.

Additionally, BOA has no record of acct number 431351004087 and HSBC has no record of an account number 106604-758421. Based on my conversation with BOA Credit investigations and the HSBC representative the Equifax Credit Report appears to contain inaccurate credit information concerning the use of SSN 449-03-3083. Maybe this explains why Experian or TransUnion did not show the same data on their credit reports.

Even in the event that the Equifax Credit report was accurate I think there may be some statute of limitations issues to overcome seeing the BOA Account was opened on 10/95 and the HSBC account was opened on 12/02. Each account does show activity in 2007 so that might have been a way to overcome the statute of limitations..But that's more of a legal issue I'm sure you would know more about than I do.

If there is anything else I can do or any other avenues you want me to explore I'd be more than happy to help. Just give me a call

Scott Henderson, Special Agent
SSA/Office of The Inspector General
Office of Investigations (SSA/OIG/OI)
701 Pike Street, Suite 1000
Seattle, WA 98101

Office: 206.553.1001

Cell: 206.423.4197

Fax: 206.553.1002

From: Laurente, Gwynne E. [mailto:Gwynne.Laurente@ic.fbi.gov]
Sent: Thursday, July 15, 2010 3:40 PM
To: Henderson, Scott
Cc: Walker, Spencer B.; Swaminathan, Aravind (USAWAW); Diggs, Matthew (USAWAW)
Subject: RE: Jan Wallace SSN

Scott-

The three credit report results for Jan Wallace have come in regarding her fraudulent use of SSN 449-03-3083.
-Experian results showed that SSN belongs to another individual, Rob L Scruggs.
-TransUnion results could not match the SSN with Jan Wallace. They could only match her with her true SSN 765-14-7593.
-Equifax was the only bureau that showed Jan Wallace matching to the SSN in question. See attached PDF. She appears to have used the SSN to obtain a credit card at Bank of America in 1995 (note the SSN belongs to person deceased since 1992) and a Saks Fifth Ave credit card in 2002.

I hope this helps you to proceed with these leads.

Thanks,
Gwynne Laurente
Financial Analyst
FBI
206-262-2083

From: Henderson, Scott [Scott.Henderson@ssa.gov]
Sent: Thursday, June 10, 2010 9:05 AM
To: Laurente, Gwynne E.
Subject: RE: Jan Wallace SSN

Thanks and let me know if there is any additional assistance you need from my end

Scott Henderson, Special Agent
SSA/Office of The Inspector General
Office of Investigations (SSA/OIG/OI)
701 Pike Street, Suite 1000
Seattle, WA 98101
Office: 206.553.1001
Cell: 206.423.4197
Fax: 206.553.1002

From: Laurente, Gwynne E. [mailto:Gwynne.Laurente@ic.fbi.gov]
Sent: Wednesday, June 09, 2010 3:17 PM
To: Henderson, Scott
Cc: Burkner, Susan (USAWAW); Swaminathan, Aravind (USAWAW); Diggs, Matthew (USAWAW); Walker, Spencer B.
Subject: Jan Wallace SSN

Hello Scott-

Per our conversation, I spoke to a credit bureau rep about the Jan Wallace false SSN situation and he suggested to send a GJS to them with just the SSN in question (449-03-3083) and no name associated with it so not to limit our findings. I think this would be a good idea because Jan Wallace has used many other aka's in the past. As we discussed earlier, I will not be reaching out to the merchants listed on Jan's credit report that we currently have because this utilizes her true SSN (765-14-7593) and most likely will be linked directly to that. I will let you know when we get results for the 3 credit bureaus.

Thanks for your help,
Gwynne Laurente
Financial Analyst
FBI - Seattle Division
206-262-2083

Swaminathan, Aravind (USAWAW)

From: Henderson, Scott [Scott.Henderson@ssa.gov]
Sent: Friday, July 30, 2010 12:58 PM
To: Swaminathan, Aravind (USAWAW)
Cc: Laurente, Gwynne E. (FBI)
Subject: Jan Wallace

My developmental investigative findings concerning Jan Wallace are captured in this memo. Starting on May 26, 2010 my review of SSA computerized records provided the following information:

- SSN# 765-14-7593 is a valid SSN that was assigned to Wallace by SSA on 12/26/01.
- SSN# 938-29-1149 is not a number assigned by SSA or a valid SSN. There was some speculation that SSN# 938-29-1149 was a Tax Identification Number but as of this writing I have not confirmed the same.
- SSN# 449-03-3083 is a valid SSN issued by SSA but the true number holder has been deceased since 11/22/1992.

On July 15, 2010, I reviewed the Equifax Credit File concerning Jan Wallace's credit history. Equifax Credit Report records show that Wallace opened a Bank of America - Credit Card account on October 1995 using SSN 449-03-3083. As previously noted SSN 449-03-3083 was not assigned to Wallace. Further review of Wallace's Equifax Credit Report shows that she also utilized SSN 449-03-3083 in December 2002 to obtain a HSBC credit card account (Saks 5th Ave). Based on the referenced dates that Wallace opened each credit account (1995 & 2002) there appears to be statute of limitations issues but given each account shows activity in 2007 you may want to explore whether the recent activity within five years affects any charging issues pursuant to Wallace's misuse of a SSN (Title 42; 408).

On July 27, 2010, I contacted FBI Analyst Gwynne Laurente following our discussion to request that she submit a request for a Grand Jury Subpoena for receipt of all BOA and HSBC credit applications pursuant to Wallace's Equifax Credit Report.

Scott Henderson, Special Agent
SSA/Office of The Inspector General
Office of Investigations (SSA/OIG/OI)
701 Pike Street, Suite 1000
Seattle, WA 98101
Office: 206.553.1001
Cell: 206.423.4197
Fax: 206.553.1002

Swaminathan, Aravind (USAWAW)

From: Laurente, Gwynne E. (FBI)
Sent: Wednesday, April 21, 2010 2:39 PM
To: Diggs, Matthew (USAWAW); Swaminathan, Aravind (USAWAW); Walker, Spencer B. (FBI); benjamin.george@ci.irs.gov
Subject: US Bank GJS for Phillips case

All-

I was contacted by US Bank subpoena processing who advised me that the only account they have related to the MOD systems is for a "Merchant Processing" account. These are rarely requested because they are solely used to process customers credit/debit cards when they come in to purchase items/services from a company. Obviously, this could produce statements compiled of a few to thousands of transactions a day from varying customers.

The representative advised that funds being received by MOD, from these customers, were not deposited into a US Bank account. In other words, they do not have a business checking account for MOD.

If there are no objections, I would like to advise US Bank to disregard this GJS since their only account there was for processing and not to hold account funds.

Does anyone know where the account listed on this GJS #10079 was obtained from? I did not request this subpoena. It is US Bank account # 471000669.

Please advise.

Thanks,
Gwynne Laurente

Swaminathan, Aravind (USAWAW)

From: Laurente, Gwynne E. (FBI)
Sent: Friday, June 04, 2010 11:02 AM
To: Swaminathan, Aravind (USAWAW); Henderson, Scott; Walker, Spencer B. (FBI)
Cc: Diggs, Matthew (USAWAW)
Subject: RE: Jan Wallace's SSN's

Aravind-

I received a fax of the signature cards per my request from Bank of America to get an answer to your question below regarding Jan Wallace. She has four accounts "personal" accounts at BofA - two where she is the single account holder and two others joint with Chloe Cutler (her daughter?).

The fax appears to show the following on the four Signature Cards:

1. Account # 988057004, Single account, Wallace writes in the SSN# of application "000-99-000"
2. Account #257-249875, Joint account with Chole, a SSN doesnt appear to be provided
3. Account # 0043-7837-2246, Single Economy checking account, Wallace writes in the Tax Identification Number line "938-29-1149" [Note there is no line option on the application for SSN#]. Looks like a newer Sig Card application.
4. Account #4570-0904-5787, Joint Campusedge checking with Chloe: Chloe's TIN is stated as "124-00-000" and Jan's TIN is 938-29-1149. Newer Sig Card application

I can fax the above information from BofA to you if you would like.

So to answer your question did Jan Wallace provide the 938-29-1149 as a TIN vs a SSN seem difficult to distinguish in this example. The application only provides a line item area for a "Tax Identification Number" right next to the individuals signature even if the sig card was used for a personal account (as in this situation). I do not know if this newer sig card is used for corp account also.

-Gwynne

From: Swaminathan, Aravind (USAWAW) [Aravind.Swaminathan@usdoj.gov]
Sent: Thursday, June 03, 2010 2:32 PM
To: Henderson, Scott; Walker, Spencer B.; Laurente, Gwynne E.
Cc: Diggs, Matthew (USAWAW)
Subject: RE: Jan Wallace's SSN's

Gwynne,

Let me know if you're handling this.

I'd also like to find out if Wallace gave the bank the 938-29-1149 number as a TIN. Can you draft the subpoena request form to get at that information as well. Her signature card says that she will provide a TIN in the future.

Aravind

Aravind Swaminathan
Assistant United States Attorney
United States Attorney's Office
Western District of Washington
700 Stewart Street, Suite 5220
Seattle, WA 98101
Direct: 206-553-4063
aravind.swaminathan@usdoj.gov

From: Henderson, Scott [mailto:Scott.Henderson@ssa.gov]
Sent: Tuesday, June 01, 2010 1:40 PM
To: Walker, Spencer B. (FBI); Laurente, Gwynne E. (FBI)
Cc: Swaminathan, Aravind (USAWAW)
Subject: RE: Jan Wallace's SSN's

No problem. Based on what I have been briefed on the subpoena request should ask for any and all Bank Of America (BOA) signature cards, bank account and/or credit applications in the name of Jan Wallace.

If Gwynne is in need of additional assistance have him/her contact me. Otherwise I will assume he/she is forwarding the request to AUSA Swaminathan. Thanks

Scott Henderson, Special Agent
SSA/Office of The Inspector General
Office of Investigations (SSA/OIG/OI)
701 Pike Street, Suite 1000
Seattle, WA 98101
Office: 206.553.1001
Cell: 206.423.4197
Fax: 206.553.1002

From: Walker, Spencer B. [mailto:Spencer.Walker@ic.fbi.gov]
Sent: Tuesday, June 01, 2010 10:44 AM
To: Henderson, Scott; Laurente, Gwynne E.
Subject: Re: Jan Wallace's SSN's

Hi Scott:

Please coordinate with Gwynne Laurente. Gwynne is a Financial Analyst working the case and will prepare the subpoena request form.

Thanks again for your help:

Spencer
Spencer

From: Henderson, Scott <Scott.Henderson@ssa.gov>
To: Walker, Spencer B.
Sent: Tue Jun 01 12:27:05 2010
Subject: RE: Jan Wallace's SSN's

Spencer,

Do you want to put the subpoena request together or do you need me to do that???...Your call

Scott Henderson, Special Agent
SSA/Office of The Inspector General
Office of Investigations (SSA/OIG/OI)
701 Pike Street, Suite 1000
Seattle, WA 98101
Office: 206.553.1001

Cell: 206.423.4197
Fax: 206.553.1002

From: Swaminathan, Aravind (USAFAW) [mailto:Aravind.Swaminathan@usdoj.gov]
Sent: Thursday, May 27, 2010 10:49 AM
To: Henderson, Scott; Walker, Spencer B. (FBI)
Cc: Diggs, Matthew (USAFAW)
Subject: RE: Jan Wallace's SSN's

Scott,

I think we should proceed on SSN 449-03-3083. We have a credit report for Wallace, and probably need to GJS her the accounts for which she applied for credit, right? If so, can you coordinate with Spencer to get the Subpoenas put together?

Aravind

Aravind Swaminathan
Assistant United States Attorney
United States Attorney's Office
Western District of Washington
700 Stewart Street, Suite 5220
Seattle, WA 98101
Direct: 206-553-4063
aravind.swaminathan@usdoj.gov

From: Henderson, Scott [mailto:Scott.Henderson@ssa.gov]
Sent: Wednesday, May 26, 2010 4:21 PM
To: Walker, Spencer B. (FBI)
Cc: Swaminathan, Aravind (USAFAW)
Subject: RE: Jan Wallace's SSN's

Spencer,

Matt Lavelle suggested I go ahead and run with this so here we go...

SSN# 765-14-7593:

Wallace gave you accurate information about her own SSN as this is a match and valid SSN assigned to Wallace by SSA on 12/26/01.

SSN# 938-29-1149 (SSN does Not exist)

The SSN Wallace used to open the BOA account (SSN: 938-29-1149) does not exist as it has never been issued by SSA. My only question is whether or not it is a Tax Identification Number (TIN) since they usually start with the 9 series.

- If it is not a TIN and is just a number made up from thin air by Wallace it would fall under a violation of Title 42 USC 408(a)(7)(B).

SSN# 449-03-3083 (Valid SSN...Not assigned to Wallace)

It's a valid SSN assigned by SSA on 11/24/73 but the person it was assigned to has been dead since 11/22/1992.

Aravind...I can still look at the credit info. If it consists of credit report printouts we will need the applications to determine if there is additional misuse of a SSN by Wallace when she applied for the lines of credit or we could possibly get the information

we need from the creditor's loss prevention or fraud investigation unit. Let me know what you think and I can stop over and get copies or proceed however you would like.

Scott Henderson, Special Agent
SSA/Office of The Inspector General
Office of Investigations (SSA/OIG/OI)
701 Pike Street, Suite 1000
Seattle, WA 98101
Office: 206.553.1001
Cell: 206.423.4197
Fax: 206.553.1002

From: Walker, Spencer B. [mailto:Spencer.Walker@ic.fbi.gov]
Sent: Wednesday, May 26, 2010 2:29 PM
To: Henderson, Scott
Cc: Lavelle, Matt
Subject: FW: Jan Wallace's SSN's

Hi Scott:

Here is the information I gave Matt about Wallace's SSN's.

Matt:

I told Aravind that I'd reached out to you about this issue already, but I guess he asked Scott about it too.

Sorry for the confusion:

Spencer

From: Walker, Spencer B.
Sent: Wednesday, May 12, 2010 2:26 PM
To: 'matt.lavelle@ssa.gov'
Subject: Jan Wallace's SSN's

Here it is. In our interview she said her social security number was 765-14-7593. The number she gave to Bank of America 938-29-1149.

Let me know what you find out and thanks:

Spencer