

ANATOMY OF A CRAIGSLIST FRAUD

By Mel Metts

These are actual emails between myself and a criminal who intended to defraud me of several hundred dollars.

The criminal's plan was to have me deposit the forged check, then wire the overpayment to him in another country. Our discussion never reached the point where he requested the wire transfer, because I let him know I would not play along.

I did receive the bogus check, which appears at the end of the article.

From: Herbert Williams
<herbert.williams@yahoo.com>
Subject: 700 / 2br - Utilities Included
To: Mel Metts
<melmetts@gmail.com>
Date: Thursday, April 30, 2009, 6:21 AM

Good day Sir/Ma,
I will like to know the present condition of this this apartment, when it will be ready for moving in, i will like to see some picture of the full apartment, and the breaking down of the payment. i will be waiting to hear back from you...

Thanks
Herbert.

To:
herbert.williams@yahoo.com
Thu, April 30, 2009, 4:53 PM

Thank you for your request. The unit is ready now. For more photos, go to the link below and view the photos marked 'Unit 2'.
<http://www.v-lens.com/2009-04/lenox667/index.html>

As for breaking down of the payment I don't understand your question....can you rephrase?

To: Mel Metts
<melmetts@gmail.com>
Mon, May 4, 2009, 5:00 AM

Sorry for getting back late, i mean the first payment to get the key of the house and other..or all you want to take is

700\$ for the rent and other..and i want to know if you will accept check as a means of payment..kindly get back to me asp..so i can know the next step..

To:
herbert.williams@yahoo.com
Mon, May 4, 2009, 8:59 PM

There is a \$35 application fee for each adult. Once each application has been approved, cost to move-in is \$1,400 which is security deposit plus first month's rent.

We do not accept personal check for these first payments. After lease is signed and you move in, future rents can be paid by personal check.

To: Mel Metts
<melmetts@gmail.com>
Wed, May 6, 2009, 5:57 AM

That is okay...i will like you to send me the application form so that i can fill it up..and the check is a cashier check.so you don't you can get it cash as soon as you get it...i will need the full name and address that will be on the check..so it can be issued out..i will be waiting to hear from you.

To:
herbert.williams@yahoo.com
Fri, May 8, 2009, 5:12 PM

Attached is the application form.

\$35 Payment is required for each adult to cover cost of background check. Payment would be made to:

Mel Metts
433 Balmoral Drive
Mundelein, IL 60060

Upon approval, you would need to pay \$1,400 to cover deposit and first month's rent.

Where are you moving from?

To: Mel Metts
<melmetts@gmail.com>
Tue, May 12, 2009 at 1:45 PM

Am sorry i did not get back to you on time..i was very busy in the office..i will fill out the

application asap...and i will let you know as soon as the payment has been issued out.am moving from Uk back home.

To: Mel Metts
<melmetts@gmail.com>
Wed, May 20, 2009 at 3:38 AM

How are you doing today? my clients informed me that he sent you a payment and I would like you to watch out for the payment, you should receive it any moment from now. Here is the fedex tracking number for the package(796613959888)Let me know as soon as you receive the payment.

From: Mel Metts
<melmetts@melmetts.com>
To: connect@jacksoncoker.com
Wed, May 20, 2009 at 7:55 PM
Subject: Possible Stolen check

Hello,

I am a real estate agent and residential property manager in Chicago's northern suburbs.

Today FedEx delivered a check, drawn on Bank of America, purportedly from Jackson & Coker (see attached).

I was contacted via e-mail regarding an apartment for rent. The person seemed interested, and offered to pay in advance of seeing the unit.

I requested that the individual complete an application and send to me with a payment of \$35 to cover the background search.

Instead, I received this \$4,800 check today and no accompanying application. I assume your checks were stolen, or that this is a forgery, and wanted to bring to your attention. Please respond.

Thanks,
Mel Metts
Sales Agent
Graff Realty, Inc.
28 W. Grand Avenue
Fox Lake, IL 60020
Tel. 847-949-6045
Fax 847-837-0687

To: Herbert Willams
<herbert.williams@yahoo.com>
Wed, May 20, 2009 at 8:17 PM

I received a check (not a Cashiers Check) for \$4,800 when I had only asked for \$35 for the background check.

Also I did not receive the completed application. Please send the application and \$35 to me. I don't need any additional money until your application is approved.

Also, what clients were you speaking of in your previous message, and why is the check from a company in GA but mailed from PA?

From: "Jennifer Gaharan (J&CLT-ATL)"
<jgaharan@jacksoncoker.com>
To: "Mel Metts"
<melmetts@melmetts.com>
Subject: RE: Possible Stolen check
May 20, 2009 at 8:10 PM

Thank you for bringing this to our attention. I have sent this information to our accounting department for follow-up.

Jennifer Gaharan
From: Herbert Willams
<herbert.williams@yahoo.com>
To: Mel Metts
<melmetts@gmail.com>
Thu, May 21, 2009 at 3:25 AM

How are you doing and your family? i will send the application form to you today and the check is from a client that promise to take care of my rent fees and other i told him i only want to send \$35 to you for the application fees..i don't know why he send all the money he promise me to you.am sorry about this misunderstanding,i know he own a company in Ga,but i don't know why the check was mail out from Pa,so you can get the check deposit first and you can remove the \$35 for the application fees and as

Continued on Page 2

CRAIGSLIST SCAM
Continued from Page 1

soon as you approved my application you can remove the money for the rent in the money..i will be waiting to hear back from you.

To: Herbert Willams
<herbert.willams@yahoo.com>
Thu, May 21, 2009 at 9:53 AM

What I need is the application and \$35 to cover the cost of the background check.

I will not deposit a \$4,800 check I did not request.

To: Mel Metts
<melmetts@gmail.com>

Thu, May 21, 2009 at 11:46 AM
but you have to remove the 35\$ out of the money?

To: Herbert Willams
<herbert.willams@yahoo.com>
Thu, May 21, 2009 at 11:53 AM

No I don't have to remove \$35 out of the money.

I explained how it works. I need an application plus \$35 for the background check.

To: Herbert Willams
<herbert.willams@yahoo.com>
Fri, May 22, 2009 at 8:37 AM

Hello?
From: Jennifer Gaharan
(J&CLT-ATL)

Friday, May 22, 2009 10:43 AM

To: 'Mel Metts'
Cc: David Booher
(J&CLT-ATL); Mary Alice Young
(J&CLT-ATL)
Subject: RE: Possible Stolen check

Mr. Metts,
Our controller is on vacation until Tuesday which may be why you have not heard anything. Unfortunately, we have been hit very hard and there are many many checks that have been written in this matter. Fortunately, we caught onto this immediately and we

have not lost any money in the matter.

We can't thank you enough for your concern. I will make sure that you are contacted by someone shortly.

Sincerely,
Jennifer Gaharan
To: Herbert Willams
<herbert.willams@yahoo.com>
Fri, May 22, 2009 at 11:58 AM

Apparently you have gone into hiding.

I know the check is a forgery. You are shameful!

How about getting a real job?

THIS DOCUMENT HAS A GRADUATED BACKGROUND. DARK TO LIGHT. THE REVERSE SIDE INCLUDES AN ARTIFICIAL WATERMARK.


Jackson & Coker Locumtenens, LLC 3000 Old Alabama Rd. Suite 119-608 Alpharetta, GA 30022	Bank of America, N.A. P.O. Box 27025 VA2-430-01-01 Richmond, VA 23261	1053
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PAY TO THE ORDER OF **Mel Metts** \$ ****4,800.00**

DATE 05/18/2009

*******FOUR-THOUSAND EIGHT-HUNDRED AND 00/100** DOLLARS

Mel Metts
433 Balmoral Dr.
Mundelein, IL 60060

MEMO _____ 

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