

NEW REPS

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Illinois Construction Stuff and Stuff

By Norm Cowie, CCE

Hey fraud artists, scammers, and thieves...
GET A JOB!

You know, a real job. One that allows you to work and add value of some sort rather than just being a huge sucking black hole of rancid fecal matter.

Why am I venting about this, especially during the holidays? I think it's because I just feel inundated with scammers, thieves and crooks. Must be the season or something.

We already are fighting hard to combat credit card fraud, and recently a woman came to our stores three times with different stolen checks under different names. Most of the checks bounced, but one of the checks wasn't covered by our check guaranty company because the salesperson didn't follow all of their procedures. And it's even hard to feel good about the two paid by the guaranty company because they are taking the hits.

The same lady tried to hit two of our competitors, once successfully, and the other time she was denied. The second one must have been fully caffeinated, because not only did they reject her attempt, but they actually got both her picture and the plate number on her car and sent a copy to your friendly neighborhood Norm.

And get this: I was even was able to find her Facebook page. I studied the pleasant face on her page, just trying to figure out why she decided to be a crook. Smiling face, lots of friends. It'll be a shame to file a police report on her.

But she's a small-time crook compared to

the people who sent me a credit application a week ago. It was an application from the 'largest wholesale distributor in the Southeast.'

They wanted a fifteen-thousand dollar limit. The references checked out, with high credits of eighty thousand and one hundred-twenty thousand. They attached a valid Florida resale certificate and the guaranty of both their President and Veep. Their Web site was slick and impressive, claiming they had two hundred clients and were rapidly growing. There were even nice pictures of the principals and employees, along with their e-mail addresses.

Wow.

Yep, sure looked good.

Maybe.

As I looked at all how their credit references gushed about them, I started wondering why a Florida distributor would want credit from a Chicagoland distributor. So we kept digging.

The first hint of trouble came from their D&B report. The report was very sketchy, and it said the business started in 2010. What, not 2004? Meanwhile, some guy called asking the status of the application so I called him back. I innocently asked him why D&B thought they were a new business. He started stammering, and before he could recover, I asked why a Florida distributor would want to buy from Chicago distributor. He tripped over his words, flailing for an answer and said he'd get back to me.

The next step was to pull TransUnion credit reports on the guarantors. Nothing on the Vice President, but we found the President. Boy, did we.

Her credit report was pretty good...for a dead person. You see, the credit report showed she had been pretty conscientious about paying her bills, right up until her death in 2007.

My jaw dropped open, and my next step was to pull a Lexis Nexis report. Yep, it confirmed her death on April 21, 2007. The social security numbers on both reports matched that given in the application.

I looked at her picture on the Web site again, and confirmed they were pretending she was alive, well and actively in charge of the company. You could actually email her if you wanted. Yeah, you can ask how things are up in heaven.

The whole thing was out and out fraud.

So now I took a better look at the credit references, and now I saw something I missed at first glance: though they were sent to different numbers with different area codes, both came back with the applicant's vice president's name hard coded at the top on the fax return address. More proof they simply wrote the references themselves. Jerks.

Hey, you guys—whoever you really are—get a job!

I hear Wal-Mart is hiring.

-Norm

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