

CONTRACTOR FRAUD VICTIM DOCUMENTS

1. Complete a detailed written statement of events. Include how you met the contractor; details of the agreement/contract; progress of the construction including issues, draw requests and how they were arranged and handled; disputes and change orders including your discussions and information received by you from the subcontractors regarding their issues or concerns. Please include the contact information you have for each individual mentioned in your statement.
2. A copy of all correspondence between you, the contractor, subcontractors and the lending institution(s). Please include any legal correspondence regarding the construction project. (Include e-mails, written correspondence and any recorded conversations or voicemails.)
3. A legible copy of the signed contract between you and the home builder. Attach any/all addendums to the contract.
4. A legible copy of the entire construction loan packet. This should include the HUD statement/disclosures as well as a Loan Closing Statement. This document will show any disbursements to the contractor at the time of closing.
5. Legible copies of your building permit and associated documents. If the home was completed please include the certificate of occupancy or the temporary certificate of occupancy.
6. Legible copies of the draw requests including the mechanics lien statement (release) authorized by you and the contractor presented to the bank. Include the line item cost breakdown document attached to the draw request. The bank will also have a disbursement report or confirmation of each approved draw; please include that document. There is also another report generated by the bank which shows where the disbursements were sent, these documents are sometimes titled Disbursement Detail. This document will show the date and time of the transfer of funds and to whom it was sent. It will include the name and account number of the receiving party - bank/account. Include legible copies of all inspection reports completed on the property. These are the inspections by the bank, or someone they hired, completed during the construction process. The reports include the completion percentage prior to or just after specific draws.
7. Legible copies, front and back, of all checks you issued or were issued to you associated with the project. Include all statements, deposit receipts, wire transfers, cashier checks, counter checks, electronic transfers, withdrawal receipts and any other transactions associated with the construction account.
8. Legible copies of all receipts, invoices, billing notices received relating to the project.

9. Legible copies of all Statement of Lien(s), Release of Lien(s), Notice of Intent to file Lien Statement and Extending Time to file Lien Statement and Lis Pendens (a warning of pending suit) documents associated with the project.
10. Legible copies of all pending or current litigation concerning the building project.
11. A list of potential witnesses you feel may be helpful to the investigation. Include all contact information available for each witness.
12. Please supply a tally sheet of all losses. The chart should include the amount of each loss, the date the loss occurred and any/all documentation not already offered to confirm the loss.
13. If you have spoken to an additional law enforcement agency and/or officer about this complaint please list their contact information and case number if applicable.

This is only the beginning and in time, you may be asked to acquire additional documentation that will assist in the investigation.