



Florida Housing

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Office of Inspector General

Investigative Report

160909-01

August 16, 2018

Chris Hirst, Inspector General

Enhancing Public Trust in Florida's Affordable Housing

**Office of Inspector General
Investigative Report
Case Number 160909-01**

INTRODUCTION

On September 9, 2016, the Florida Housing Finance Corporation (Florida Housing) Hardest Hit Fund (HHF) Program management provided the Office of Inspector General (OIG) an email regarding Todd Taylor, a HHF Program applicant. Specifically, HHF Program management received the email listed below from DeAnna O'Flaherty, Housing Counselor, St. Johns Housing Partnership:

Today, a person called our office identifying themselves as the wife of the application. She stated her name was Donetta Taylor and that she is the current wife of applicant Todd Taylor. She further stated that she was aware that a lease had been submitted with his file that was a forgery and that she did not live at the address listed (5525 Verbana Rd, Jacksonville, FL). She further stated that she lives at the applicants address with him. She alleged that the lease was fabricated by him and a former girlfriend and signed by someone other than Donetta Taylor. I examined the mortgage signature page and found it not to match the lease signature.

Throughout the application process Mr. Taylor has asserted that his wife had moved out of the property and asserted that his family size is 2 (himself and a child). Also provided in the file is a statement of no income for the time of his hardship which bears the same signature as the lease.

Below is the content of the email I sent to Mr. Taylor after the phone call in an attempt to verify the documentation he provided.

Review of the lease provided revealed an inconsistency. The address at 5525 Verbana Road does not come up on the tax roll verification for Jacksonville, the agreement was also flagged as the signature for the lease/tenant does not match the signature on the mortgage documents pulled from the official court record.

The Hardest Hit Fund program is a Federally funded government program and the oversight is very detailed. Please provide a utility bill in the tenants name listing the address at 5525 Verbana Rd as the service address (her new cable, internet or electric bill is fine).

In response to the above email Mr. Taylor provided a JEA (Jacksonville Electric Authority) bill with the name of Donetta Bush (possibly the maiden name of wife). The bill showed no service address and listed the Verbana address on the mailing address portion of the bill. To further seek clarification for this issue, I contacted JEA and they verified that they do not provide service to any property at 5525 Verbana Road and when given the account number on the JEA bill provided they confirmed that it is for the service address listed on the application. As this is a possible case of fraud, please provide direction.

According to the records, Mr. Taylor applied for HHF Program funds (Unemployment Mortgage Assistance Program¹ (UMAP)) on July 28, 2016. In an email to Ms. O’Flaherty dated August 26, 2016, Mr. Taylor said, “. . . my wife is not on the mortgage and not living in the house. So the paperwork will be only me.” As stated above, Mr. Taylor provided a lease, a statement of no income (Affidavit General Form), and a utility bill as part of his HHF Program application to Ms. O’Flaherty, who believed his activity was fraudulent in order to gain eligibility to HHF Program funds.

The OIG initiated an investigation based on the allegation provided.

ALLEGATIONS

It is alleged Todd Taylor made false statements and provided falsified documents regarding his wife’s residence on his HHF Program application in order to be found eligible to receive payments from HHF Program funds. If supported, these allegations would constitute a violation of federal and/or state laws, including:

- Title 18, United States Code, §1001, False Statements;
- Section 817.03, Florida Statutes (F.S.), Making false statement to obtain property or credit;
- Section 817.545, F.S., Mortgage Fraud; and/or
- Section 837.06, F.S., False Official Statements.

EXECUTIVE SUMMARY

From September 14, 2016 to December 5, 2016, OIG staff conducted interviews and reviewed significant documentation related to the allegations.

As a result of the investigation, OIG staff determined that the allegation of Mr. Taylor making false statements and providing falsified documents regarding his wife’s residence on his HHF Program application in order to be found eligible to receive payments from HHF Program funds was **Supported**.

COMPLAINANT INTERVIEW

On September 14, 2016, OIG staff conducted a recorded telephone interview of Ms. O’Flaherty, who was the HHF Advisor working with Mr. Taylor during his HHF Program application process. Ms. O’Flaherty confirmed all of the details she provided in her original email to HHF Program Management, which was previously reported above in the introduction of this report. A summary of her interview is listed below (paraphrased):

- Mr. Taylor reported that his wife did not live with him at his home located at 15396 Hidden Foal Drive, Jacksonville, FL 32234;
- On Friday, September 9th [2016], a person, identifying herself as Donetta Taylor called their office and stated the following in a voicemail:
 - She is the current wife of Mr. Taylor;
 - She lives with Mr. Taylor on Hidden Foals Drive in Jacksonville;

¹ Florida Housing Finance Corporation (Florida Housing) was directed by US Treasury (Treasury) to create and administer foreclosure prevention assistance programs that address the unique issues of our state. UMAP is for homeowners who are underemployed, unemployed, or have had at least a 10-percent reduction of income due to a qualifying financial hardship, loan funds can be used to pay monthly mortgage and escrowed mortgage-related expenses until the homeowner can resume payments or for up to 12 months, with a cap of \$24,000, whichever occurs first. Additionally, for homeowners who are delinquent on the first mortgage at the time they qualify for the UMAP program, up to \$18,000 can be paid toward any past due amounts. This assistance is typically paid prior to UMAP payments and can help to reinstate the first mortgage.

- She was aware that a lease had been submitted with his file as proof she did not live with him;
- She did not sign the lease;
- She said this lease was a forgery;
- She did not live at the address listed on the lease as “Verbana Road” [Jacksonville, FL]; and
- She alleged that the lease was a complete fabrication by him and a former girlfriend.
- Ms. O’Flaherty said she does not have any expertise in document comparison, but she compared the signatures on the three documents: the mortgage dated December 28, 2015, to the two documents provided by Mr. Taylor, with the following results:
 - It was clear the two documents he provided had similar signatures, but
 - These signatures did not match the signature on the mortgage, which was obtained from public records.
- Mr. Taylor asserted that his wife had moved out of the property and that his family size was two, himself and his 17-year-old child;
- With uncertainty about the veracity of the documents he provided, Mr. Taylor was asked to provide further proof of Ms. Taylor’s residence:
 - He responded by providing a JEA utility bill in the name of Donetta Bush; and
 - Ms. O’Flaherty contacted the utility company and confirmed they do not provide service at the address listed on the lease and the account number on the document was for service at Mr. Taylor’s home on Hidden Foal Drive.
- According to Ms. O’Flaherty:

During the time of the building of his file, at any time that a document was required, that he produce a document on letterhead with a signature, each time that was requested, he was able to produce those documents very quickly. And he replied very quickly to these requests with documents that appeared to match the requests.

- Ms. O’Flaherty also said that Ms. Taylor’s income and information would have been required and reviewed as part of the HHF Program application process.

The documents Mr. Taylor provided to Ms. O’Flaherty as part of his HHF Program application process are listed below:

- Email correspondence (Exhibit 1);
- Florida Residential Lease Agreement (Exhibit 2);
- Affidavit General Form (Exhibit 3);
- Mr. Taylor’s mortgage for 15396 Hidden Foal Drive, Jacksonville, FL 32334 (Exhibit 4);
- JEA utility bill (Exhibit 5);
- Mr. Taylor’s HHF Program Application (Exhibit 6); and
- Employment letters (Exhibit 7).

WITNESS INTERVIEWS

On September 21, 2016, OIG staff conducted a recorded telephone interview with Donetta Taylor, wife of HHF Program applicant Todd Taylor. Ms. Taylor stated the following (paraphrased):

- Mr. Taylor told her he was going to apply for the HHF Program;
- She told him that was fine, but he would need her income information;
- He told her he did not ask her for her income because he would have to provide her income tax returns and other items;

- She said she “had no idea” of the documents he submitted until she saw a folder on the counter, with a “Florida Lease,” but she:
 - Noticed the lease had the name of his ex-girlfriend, Katrina Hoyle, listed as the landlord;
 - Saw her name was listed as the tenant;
 - Said he (Mr. Taylor) “forged” her signature;
 - Told him, “No, you can’t do that”;
 - Said he told her, “I did what I needed to do to save the house”;
 - Said they are going through a divorce; and
 - Feels he filed for divorce because Ms. O’Flaherty told him to provide proof that they were no longer together.
- She said she had concerns about his activity and did “not want to go to jail for nobody”;
- She spoke to a co-worker, who recommended she call to report the incident;
- She called the HHF advising agency to let them know:
 - They were “getting ready to fund a house over false paperwork that I did not sign”;
 - She did not know where the rental address was located;
 - She has never lived at the rental address;
 - She has never met Ms. Hoyle, but she said Mr. Taylor talks to her daily;
 - She was “under the impression” that Ms. Hoyle “had something to do with this”; and
 - There was another form in the folder that had her signature on it, but she had not previously seen or signed that form either.
- She took the folder to work and made a copy to give to her attorney;
- She said she called the police, who told her he has the “right to forge” her signature because they are married, but she said she disagreed with the officer;
- She has not moved out, he is still living there too, but they “live separately”;
- She also said Mr. Taylor’s son and the son’s girlfriend have been living in the home with them for about the last month and a half, which was against her wishes; and
- She has a 13-year-old daughter, who also lives with them.

After the interview, Ms. Taylor was requested to:

- Provide the name of her attorney; and
- Complete an Affidavit to certify the statements and information she provided, which was previously reported above.

Between October 10, 2016 and December 1, 2016, OIG staff corresponded with Ms. Taylor:

- In an email dated October 10, 2016, Ms. Taylor said, “. . . I’m in the process of trying to find an affordable lawyer. I wasn’t able to use the original attorney, due to funds. . .”
- In an email dated October 24, 2016, Ms. Taylor:
 - Said Mr. Taylor moved out of the home on October 21, 2016; and
 - Had questions about her own eligibility for the HHF Program funds:
 - This email was forwarded to Ms. O’Flaherty, who responded, “As Ms. Taylor is not on the mortgage statement at this time, she would need to provide a divorce decree giving her sole possession of the home and then she could re-apply. She is more than welcome to contact our office for any information on the application process.”
- On November 16, 2016, OIG staff received the executed Affidavit dated October 13, 2016 (Exhibit 8), from Ms. Taylor. In the Affidavit, Ms. Taylor certifies the information she provided about Mr. Taylor’s activities and the related documents, which were referenced and attached to the Affidavit.

DOCUMENTATION/RECORDS ANALYSIS

Email Correspondence (Exhibit 1)

As reported above, Mr. Taylor stated in emails to his HHF Advisor that his wife was “not living in the house”; and “is no longer apart (sic) of the house hold. . .”

Due to the inconsistencies between the statements made by Mr. and Mrs. Taylor regarding her residing at the address listed on the lease provided by Mr. Taylor, OIG staff sent an email to Ms. Taylor on November 22, 2016. In the email, OIG staff asked Ms. Taylor to explain whether she had moved out for any period of time and/or lived anywhere other than 15396 Hidden Foal Dr. from December 22, 2015 to present. Ms. Taylor responded via email stating:

No ma’am. I have lived at 15396 Hidden Foal Drive consistently since we closed on our house on December 22, 2015. I was in Kentucky from July 25, 2015 until November 26, 2015. I started my job on December 4, 2015 as a teacher. My last for the school year was June 14th. I had surgery on July 5, 2016 and was on bed rest until August 16, 2016.

Florida Residential Lease Agreement (Exhibit 2) - The Duval County Property Appraiser’s Office and Zillow

As reported above, Mr. Taylor submitted a lease dated August 1, 2016, in which Ms. Taylor was listed as the tenant for a property address of 5525 Verbana Rd. (see Exhibit 2). Searches of the available records on the Internet revealed the following information:

- The Duval County Property Appraiser’s (DCPA) website, did not have records for the address 5525 Verbana. However, the DCPA records listed an address of 5524 Verbena, Jacksonville, FL 32209, which is spelled differently:

5502	VERBENA	RD	Jacksonville	32209
5508	VERBENA	RD	Jacksonville	32209
5516	VERBENA	RD	Jacksonville	32209
5524	VERBENA	RD	Jacksonville	32209
5534	VERBENA	RD	Jacksonville	32209

RSF HOMES LLC
9378 ARLINGTON EXPY #332
JACKSONVILLE, FL 32225

Primary Site Address
5524 VERBENA RD
Jacksonville FL 32209

5524 VERBENA RD

Property Detail

RE # 028206-0000

Tax District GS

Property Use 0100 Single Family

of Buildings 1

Legal Desc. 23-25 39-1S-26E
MAGNOLIA GARDENS UNIT 3

Subdivision 00423 MAGNOLIA GARDENS UNIT 03

- Zillow real estate website did not have information for the address of 5525 Verbana Rd., but listed the following information for this different address of 5524 Verbena Rd.:



Affidavit General Form (Exhibit 3)

As previously reported above, Ms. Taylor said:

- She “had no idea” of the documents Mr. Taylor submitted as part of his HHF Program application until she saw a folder on the counter;
- She had not previously seen or signed the forms;

- Mr. Taylor “forged” her signature on the forms; and
- She contacted the HHF advising agency because they were “getting ready to fund a house over false paperwork that I did not sign.”

Mr. Taylor’s mortgage for 15396 Hidden Foal Drive, Jacksonville, FL 32334 (Exhibit 4)

On December 1, 2016, OIG staff also located this document on the Duval County Clerk of the Courts website² and verified that it is the same 15-page document as provided by Ms. O’Flaherty. A copy of the document was provided via email to Ms. Taylor, who verified she had signed this document on pages 11 and 15 during their closing on December 22, 2015.

JEA Utility Bill (Exhibit 5)

On December 1, 2016, OIG staff contacted JEA and confirmed the information Ms. O’Flaherty provided, which included the following:

- The account number listed on the bill Mr. Taylor sent to Ms. O’Flaherty was for the home located at 15396 Hidden Foal Dr. and not for 5525 Verbana Rd., Jacksonville, FL 32209;
- They could not locate the address of 5525 Verbana Rd.; but
- They do provide utility services at the address of 5524 Verbana Rd., Jacksonville, FL 32209.

Mr. Taylor’s HHF Program Application (Exhibit 6)

A review of Mr. Taylor’s HHF Program application (Exhibit 6), shows he signed the application on August 28, 2016. Additional results of the review of his HHF Program application are detailed below by related documents, which are listed in bold:

- On the first page of his **HHF Intake Form**, he reported:
 - Marital Status: “Separated”;
 - Household Type: “Male headed single parent household”;
 - Family Size: “2” with one 17 year-old dependent; and
 - Total Co-Borrowers: “None.”
- On the **Financial Worksheet**, he only reported his income.
- On his **Homeowner/Advisement Contract**, some of the terms of service that he agreed to included:
 - I/we will always provide honest and complete information to my/our HHF Advisor, whether verbally or in writing;
 - I/we will contact the HHF Advisor about any changes in my/our situation immediately;
 - I/we understand that breaking this agreement may result in another homeowner being served ahead of me/us; and
 - I/we further authorize Florida Housing & HHF Advisor Agency and/or lender and/or servicer handling my loan to verify employment, income assets in conjunction with qualification for assistance.
- On his **Hardship Affidavit**, Mr. Taylor made certifications to ten items, and the items related to the allegation are listed below:
 1. Under penalty of perjury. I/we certify that all of the information in this affidavit is truthful and the event(s) identified above has/have contributed to my/our financial hardship.

² Duval County Clerk of the Courts website <http://oncore.duvalclerk.com/ShowDetails.aspx?id=14016011&direct=1>

2. I/we understand and acknowledge that FHFC & HHF Advisor and/or its agents may investigate the accuracy of my/our statements, may require me/us to provide supporting documentation, and that knowingly submitting false information may violate Federal and/or state law.
4. I/we understand that if I/we have intentionally defaulted on my/our existing mortgage, engaged in fraud or misrepresented any facts(s) in connection with this Hardship Affidavit, or if I/we do not provide all of the required documentation, I may not qualify for HHF assistance.
10. In making this certification, I/we certify under penalty of perjury that all of the information in this document is truthful and that I/we understand that the Servicer, the U.S. Department of Treasury, or their agents may investigate the accuracy of my statements by performing routine background checks, including automated searches of federal, state and county databases, to confirm that I/we have not been convicted of such crimes. I/we also understand that knowingly submitting false information may violate federal law.

Employment letters (Exhibit 7)

On November 28, 2016, OIG staff contacted the Human Resources Department of Mr. Taylor’s former employer, SkillStorm, and confirmed that the letter Mr. Taylor provided was authentic, signed by the representative, and his reason for termination was due to the end of his contract. OIG staff did not contact the other employer, Tek Systems, because Mr. Taylor listed them as his employer at the time of his HHF Program application, with no issues identified.

Ms. Taylor’s Affidavit (Exhibit 8)

As reported above, Ms. Taylor signed an Affidavit on October 13, 2016 certifying:

- Her current residence is 15396 Hidden Foal Dr.;
- She did not live at the address listed on the lease; and
- She had not signed the lease or the Affidavit General Form.

Review of Ms. Taylor’s Signatures

Document - Source	Signatures on Documents
<u>Florida Residential Lease Agreement (Exhibit 2) – Source: Mr. Taylor</u>	TENANT Sign: <u>Donetta Taylor</u> Print: <u>Donetta Taylor</u> Date: <u>1 Aug 2016</u>
<u>Affidavit General Form (Exhibit 3) – Source: Mr. Taylor</u>	Print Name <u>Donetta Taylor</u> Date <u>8/29/16</u> Signature <u>Donetta Taylor</u>
<u>Mortgage dated 12/22/15 15396 Hidden Foal Drive, Jacksonville, FL 32334 (Exhibit 4)³ – Source: Public Records</u>	<u>Todd Taylor</u> - BORROWER - TODD TAYLOR <u>Donetta L. Taylor</u> DONETTA L. TAYLOR
<u>Ms. Taylor’s Affidavit (Exhibit 8) – Source: Mrs. Taylor/OIG</u>	<u>Donetta Taylor</u> Affiant Signature Date <u>10/13/16</u>

³ Note: Mr. and Mrs. Taylor signed pages 11 and 15 of the mortgage documents and the signatures were identical. So, only one example was provided above.

SUBJECT INTERVIEWS

On November 8, 2016, OIG staff conducted a recorded telephone interview with Mr. Taylor, who stated the following (paraphrased):

- He learned about the HHF Program from his lender;
- He applied online and was assigned to his advisor [Ms. O’Flaherty];
- He submitted check stubs, W2s, and copies of bills as part of his HHF Program application;
- He said he was married to Ms. Taylor for approximately 2 years;
- At the time of the HHF Program application, Mr. Taylor said, “It was me and my wife, at the time. We are going through a divorce now, but we were going through a D&T but, my estranged wife – yes”
- When asked who moved out, Mr. Taylor said, “I did. I had to move out. . . about three weeks ago.”
- When asked whether there were any children, adult children or other people living with them during the HHF Program Application period, Mr. Taylor said:

Yes, we had two kids that were there that were college kids, but they were only there (sic) they were not there permanently. They were only going to stay there for a few months and then leave. It wasn’t like (sic) they did not live there. They were just there to kill some time, go to school and then leave. . . One minor child. She was there because she is my wife’s child.

During the HHF Program application process, Mr. Taylor corresponded via email with his advisor, Ms. O’Flaherty. Mr. Taylor was asked about some of these emails during the interview and his explanations are listed below the related emails:

On August 26, 2016, Mr. Taylor sent the following email to his advisor:

From: Todd Taylor [mailto:todd-taylor@live.com]
Sent: Friday, August 26, 2016 11:23 AM
To: 'DeAnna OFlaherty' <deannaos@sjhp.org>
Subject: RE: Hardest Hit

Hello DeAnna,

I have the bank statements, check stubs for 1 month since I just started my job a month ago, a list of people living in my house.

I have 2 questions, 1 I am separating from my wife so she is no longer apart of the house hold so do I need to include her?

Also, do I need anything else besides what I listed?

Thx

Todd

- Mr. Taylor stated, “She had decided that she was going to do all that. Her and her daughter. Whatever she was doing, I was not trying to be a part of any of that. I just know that she left for a short period of time.”
- Regarding how long she was gone, Mr. Taylor said, “She was only go for like maybe a month. I just think that things fell through and she came back.”
- Regarding the timeframe of his wife moving out, Mr. Taylor said, “She was gone like before August and then she came back at the end of August, right at the first of September.”

On August 26, 2016, Ms. O'Flaherty responded to Mr. Taylor, with the portion of the email about the documentation he was required to provide about his wife listed below:

From: DeAnna O'Flaherty <deanna@sjpg.org>
Date: 8/26/16 11:48 AM (GMT-05:00)
To: 'Todd Taylor' <todd-taylor@live.com>
Subject: RE: Hardest Hit

Todd,

Every case is different, I can't really say what other paperwork you will need until I review your application and documents. But the notes below are a safe bet.

1. Letter from employer to demonstrate you were laid off through no fault of your own, or proof you got unemployment.
2. If she is on the mortgage statement then she would need to participate and provide all income documents for herself as well as she is equally obligated under the mortgage.
3. If she is not on the mortgage then she would need to provide proof that she is living at another address, such as a lease, a driver's license or utility bill listing that service address.

On August 26, 2016, at 12:24 p.m., Mr. Taylor responded to Ms. O'Flaherty:

From: Todd Taylor <todd-taylor@live.com>
Sent: Friday, August 26, 2016 12:24 PM
To: DeAnna O'Flaherty
Subject: RE: Hardest Hit
Attachments: image001.jpg

Thx for the information, my wife is not on the mortgage and not living in the house. So the paperwork will be only me.

Todd

Mr. Taylor explained:

At the time that was correct. She had decided to move out with a roommate or someone. Uh, again, I do not know how that works, uh, but she did come back. And we were still trying to get our divorce and trying to have a period (sic). Trying to be, I guess the word I am looking for is cordial at best because at the time it was an uncontested divorce, which it now has changed to a contested divorce.⁴ Now, because of some things that have happened, I did not have to, but I chose to move out because of some things that had happened.

When asked to explain the documents he provided to the advisor to show that his wife was not living at the home, Mr. Taylor stated, "I gave a copy of her lease and I got a bill" (see Exhibits 2 and 5), with a portion of each listed below:

10/24/2012 01:28:16 a.m. 08-31-2016 2/4

Proof wife does not live in home

Florida Residential Lease Agreement

THIS AGREEMENT (hereinafter referred to as the "Florida Lease Agreement") is made and entered into this 1st day of August, 2016, by and between Deanna O'Flaherty (hereinafter referred to as "Landlord") and Todd Taylor (hereinafter referred to as "Tenant"). For and in consideration of the covenants and obligations contained herein and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the parties hereto hereby agree as follows: 1. PROPERTY Landlord owns certain real property and improvements located at 5525 Verbana Road, Jacksonville, FL hereinafter referred to as the "Property". Landlord desires to lease the Premises to Tenant upon the terms and conditions contained herein. Tenant desires to lease the Premises from Landlord on the terms and conditions as contained herein.

2. TERM. This Florida Lease Agreement shall commence on August 1st 2016 and shall continue as a lease for term. The termination date shall be on August 1st 2017 at 11:59 PM. Upon termination date, Tenant shall be required to vacate the Premises unless one of the following circumstances occur:

Monthly Budget	Payments Received	Balance Forward	More Charges	Please Pay	WE APPRECIATE YOUR BUSINESS
\$643.43	\$0.00	\$643.43	-\$411.18	\$232.28	

PLEASE DETACH AND RETURN PAYMENT STUB BELOW WITH TOTAL DUE IN ENVELOPE PROVIDED. Additional information on reverse side. -->

JEA Add \$_____ to my monthly bill \$_____ for Neighbor to Neighbor and/or \$_____ for the Personality Scholarship. Fund I will really JEA when I no longer wish to contribute. Check here for telephone/mail address correction and fill in reverse side.

Account #	Bill Date	Please pay \$	Pay by	TOTAL AMOUNT DUE
6478060382	09/01/16	232.28	by 08/29/16	

Monthly Budget	Payments Received	Balance Forward	More Charges	Please Pay	TOTAL AMOUNT DUE
\$643.43	\$0.00	\$643.43	-\$411.18	\$232.28	

JEA
 BUSH DONETTA
 5525 VERBANA ROAD
 JACKSONVILLE FL 32209-1862

JEA
 PO BOX 45047
 JACKSONVILLE FL 32232-5047

⁴ According to Mr. Taylor, the law firm of Sacks & Sack, P.A., in Jacksonville, is currently representing him in the divorce.

The details about the lease were discussed with Mr. Taylor, with his responses listed below:

- He said the note written on the lease, "Proof wife does not live in home," was written by the advisor;
- Regarding the address listed, Mr. Taylor said:
 - He assumed it was in Jacksonville, but
 - He did not know because he has not visited the address listed on the lease.
- Regarding the discrepancies between the address listed on the lease and the county records not showing a property at that address, Mr. Taylor said:

No ma'am, like I said, I have never been to the property. I don't even know where it is at. I assume it is in Jacksonville, because my ex-wife at the time, my wife at the time decided that she was going to stay here. How that all came across, I honestly could not tell you. Like I said, my divorce turned ugly actually back in June [2016], when all this was exploding. . .

- Regarding Katrina Hoyle being listed as the landlord, Mr. Taylor said:
 - "Once again, that could have been a roommate. I just know that is the document that I have from her. I do not know the dynamics of it";
 - He knew Ms. Hoyle and explained, "Yes, it is somebody that I know. . . It's a former friend. Again, I am not sure how those two got together. She knows about her and I don't know";
 - He said he did not witness either of them sign the lease;
 - Said he did not have contact information for Ms. Hoyle and he explained, "No, ma'am. I haven't talked to her in several months"; but
 - Mr. Taylor said he received a copy of the lease from Ms. Hoyle.
- Regarding how he obtained copies of the utility bill, Mr. Taylor stated:

The utility bill, I already knew that because I am the one that paid bills when we were together. So, I already had the, uh, I can go online and look at it. So, I just went ahead and printed it off online. As far as the lease, I got a copy of the lease from Katrina at the time, because she knew that I was going through a divorce. At the time, she said she did not want to get between me and her, you know whatever, because it turned real ugly. The reason why we were going through a divorce was because my ex-wife had already made statements that I told the person at the place that I was trying to get help from that she is trying to sabotage my home. So, that's why if I had added her to it because I could have added her to it. I would have had to get her taxes, her information, her check stubs. We are talking about my estranged wife and she had already told me that she was not going to do any of that because she was going to make sure that the house went into foreclosure. She was trying to sabotage anything that could be sabotaged, which was why I had to take an alternative route to be able to exclude her because I said, "You're leaving, we are getting a divorce, I don't need you in my process to try to save my home." Because at this point, I'm just trying to save my home and again, she made statements that she is not going to save it and not going to cooperate. She is going to make sure that I'm sure the reason why you are doing this investigation is because my ex-wife did this. She did this to make sure that (sic) understand that I've got no help because the agency, I have not heard from them. I assume that I do not have not help because I have not heard from them again. So, I am assuming that is where all this comes from because my ex-wife is trying to make sure the house goes into foreclosure and that everything is lost.

- Regarding how he was able to access her utility bill for the Verbana address and whether the account was tied to the utility account at their home, Mr. Taylor stated:

I think what she did, I know that she transferred it back because I know that she is still in the home now and I'm in an apartment. I know that she transferred it back for sure. . . As far as I know because I don't make a habit of talking to her much anyone because of the legalities that are going on.

- He was not aware whether there were two different utility accounts, because the accounts were in her name; and
- He was aware that Ms. Taylor called the advisor and said that the "lease was fake" because she is trying to "destroy" his character, but he was just trying to save his home.

When asked to provide a response to the allegations that he possibly provided false statements and documents (i.e. the lease and utility bill) to his HHF Program advisor as part of the HHF Program application, Mr. Taylor stated:

Again, I don't know how to respond to that because, uhm. I guess if I was trying to steal something or defraud something, trying to get something out of something for free, I would say, you know, yeah, I defrauded and stole whatever or what she says or whatever she is claiming I did, but as I told the lady at the place that I was trying to get help from, I said even if I tried to involve my ex-wife in this thing, which was probably the better way to do things, there was still going to be sabotage. Even if she asked me for her taxes and her checks stubs and all that. I could not produce any of those things either way. So, it was a lose, lose, you know. So, why I would do a lose, lose, I don't know. Honestly, she could have changed that for a week or a month. I don't what she did . . . When I went online, and I looked it up, I was like whoa, it actually changed. Let me go ahead and change it whatever. No, sorry, print it whatever and if JEA says something different, maybe she changed it back. I'm not her, I don't know what she did to that bill. All I know is that when I went online that is what was there. I printed it off and sent the lady what I had to send.

- He sent the documents to the advisor via email;
- He was not aware of anyone else aware of this situation or the documents; and
- He said the Jacksonville Sheriff's Office has been called to their home three times, but the incidents are not related to the HHF Program applications.

At the end of the interview, Mr. Taylor said he wanted to make the following additional statement:

Like I said earlier, I am going through a really bad divorce. Again, I know where all this comes from, it comes from my ex-wife tried to make sure she destroyed my character because of what she is trying to do. Again, if I was trying to defraud something to be able to take something or get money out of something or whatever. I think defrauding a federal agency would be the stupidest thing to do to try to get something out of it, you know. At the end of the day and what was going on between me and my ex-wife is I was trying to save my home and that was the bottom line. Trying to save my home and maybe I should have diligent in what and where and who did (sic) because I didn't think about any of this kind of stuff. I just wanted to get the documents in and do what I had to do. Had I known that she was going to go this low, and try to (sic), you know, I am sure that is where this comes from. I probably would have had my lawyer involved in all of this, but I didn't. Again, at the end of the day, I just tried to save my house and aside from saving my home from foreclosure, I have not benefited from any of it. I got no monies from it, I've had no contact with them. My house is still in foreclosure, you know, and I having to take alternative

means with my lawyer to save it, and all because my ex-wife is trying her best to sabotage it. It's just another version of her sabotaging the home and that's what this is.

Note: OIG staff contacted the Jacksonville Sheriff's Office (JSO) and requested copies of any police reports filed for the address 15396 Hidden Foal Dr. involving Todd Taylor, Donetta Bush Taylor and/or Katrina Hoyle during the time period of December 22, 2015 to present. On November 30, 2016, the Records Section of the JSO provided a summary of the calls for service (CFS) and provided copies of two General Offense / Incident Reports (Exhibit 9), with details of the activities summarized below:

- During the time period, five CFS were made to the address involving Mr. and Mrs. Taylor;
- Three CFS included responses to domestic disturbances, with one incidence of reported violence;
- One CFS was listed as a dispute that was not a law enforcement problem;
- One CFS was to serve an injunction; and
- None of the incidents contained any reference to the HHF Program application, Katrina Hoyle, but did report that Mr. and Mrs. Taylor were arguing over financial matters.

In addition, OIG staff conducted searches of the Consolidated Lead Evaluation and Reporting⁵ (CLEAR) database but could not locate information pertaining to a Katrina Hoyle individually and/or associated with Mr. Taylor.

HHF PROGRAM ADVISOR AND MANAGEMENT NOTIFICATION

As reported above, HHF Program management notified OIG staff by forwarding the email from the advisor, who expressed concerns about Mr. Taylor's activity related to his HHF Program application. On December 1, 2016, OIG staff provided HHF Program management and the advisor with a summary of the findings listed below for their information and action deemed appropriate. At the time of the interview, Mr. Taylor said the he was living in an apartment and was not continuing to apply for HHF Program funds.

FINDINGS/CONCLUSIONS

It is alleged Todd Taylor made false statements and provided falsified documents regarding his wife's residence in support of his HHF Program application in order to be found eligible to receive payments from HHF Program funds. This allegation was **Supported** by:

- Ms. Taylor, who confirmed she does not/has not lived at the address listed on the lease and that she had not signed the lease or the Affidavit General Form;
- The mortgage and Affidavit, which provided examples of her actual signature;
- The DCPA, JEA, and Zillow records show that the address on the lease is not an actual address; and
- A representative from JEA confirmed that the account number listed on the JEA utility bill provided by Mr. Taylor was for 15396 Hidden Foal Dr. and was not for the address listed on the lease.

In accordance with §20.055(7)(c), F.S, on January 11, 2017, this investigation was coordinated with the Florida Department of Law Enforcement (FDLE) for possible violations of federal and/or state laws, including:

- Title 18, United States Code, §1001, False Statements;
- Section 817.03, Florida Statutes (F.S.), Making false statement to obtain property or credit;
- Section 817.545, F.S., Mortgage Fraud; and/or
- Section 837.06, F.S., False Official Statements.

⁵ Consolidated Lead Evaluation and Reporting (CLEAR) is a public records search platform, designed specifically for government and law enforcement use.

On April 18, 2017, FDLE advised that they would initiate a criminal investigation, which resulted in the following:

- On April 8, 2018, Mr. Taylor was charged with:
 - Schemes to Defraud (less than \$20,000);
 - Criminal Use of Personal Identification; and
 - Making False Statement to Obtain Credit-Property.
- On June 4, 2018, his charges were reduced to one count of Petit Theft and Mr. Taylor:
 - Plead no contest;
 - Was granted credit time served of one day;
 - Was placed on six months of probation, with 25 hours of community service; and
 - Was ordered to pay \$1,000 for investigative cost recovery.

INSPECTOR GENERAL COMMENTS

The Office of Inspector General does not have any recommendations at this time.

CERTIFICATIONS

This investigation was completed in accordance with accreditation standards established by The Commission for Florida Law Enforcement Accreditation and has been conducted in compliance with the "Quality Standards for Investigations" found within the *Principles and Standards for the Office of Inspector General*.



Name, Title, Office of Inspector General

APPROVALS



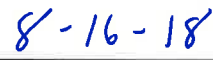
Melanie Yopp
Investigator



Chris Hirst
Inspector General



Date



Date