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Expert Guide



Searching for Hidden Assets

By Olivia G. Robinson

Locating the assets of a person or business can be difficult, even if the owner has no intention of hiding them. The difficulty grows exponentially if there is fraud or deceit.

It's a task I know well as a professional investigator specializing in fraud. My licensed private investigative agency has access to tools such as proprietary databases, which are invaluable to our investigations. But many effective tools and practices are readily available to everyone.

The steps below will form the solid foundation of any domestic assets search.

1. Define the scope of the work.

Before starting on the search, get a clear understanding of whether the assets are held solely by an individual or jointly with other parties or business entities.

Accurately defining the parties and their interrelationships is imperative and can affect the financial outcome. There may be surprises throughout the investigation, as lost relatives are identified and forgotten partnerships or real estate holdings emerge.

2. Map the geography.

To get an accurate and comprehensive perspective on where assets might be located, identify each city and county where an individual has resided, worked or owned property, so that records in each jurisdiction can be searched.

With businesses, identify all locations and bases of operation.

3. Use these tools.

*** COUNTY RECORDERS**

The county recorder's office can provide liens, judgments, deeds and other property information, trusts, and sometimes litigation files. Patterns of behavior, such as financial irresponsibility, may emerge in the form of repeated tax liens, foreclosures, evictions, and judgments. We can often determine that people are trying to hide assets when we find telltale signs, such as a home recently Quit Claim deeded to a girlfriend in the same timeframe as a collection action is filed in the courts.

*** COURTS**

Knowing people's litigation history is critical to understanding them, how they deal with money and with whom they interact. A court search will also turn up any current or pending cases in which they're involved.

Examine federal records (bankruptcy, civil, criminal, and appellate) and county records in each jurisdiction in which the person is known to have lived, conducted business, or owned property.

We often search online databases for civil and criminal records in each county jurisdiction. County civil and criminal records are often unavailable online, in

which case we call the clerk of the court to ask about possible cases. Each county in the country operates differently, so it's important to know and adhere to their unique rules.

* SOCIAL NETWORKING SITES

Amazingly, people often post self-incriminating information on their Facebook pages, blogs, or tweets. We discover photos of people bragging about vacation getaways, while claiming to the courts that they have no money for child support. Use social networking sites to piece together interrelationships of individuals and connections among business interests.

* NEWSPAPERS AND OTHER PUBLICATIONS

Like social networking sites, these can provide useful detail about an individual's lifestyle or history. We tracked down a person who had lived in Brooklyn between 1930-1934 through a reference in the Brooklyn College yearbook uncovered with the help of a diligent archivist in the Brooklyn library. A notarized copy of the yearbook page was the pivotal factor in our case. Archived information can provide corroboration and context.

* TITLE SEARCHES

Diagnosing real property ownership can be difficult without a title search, particularly if there have been numerous inter-family transactions, or transactions involving trusts or partnerships. This is often best done by a professional title company.

* TELEPHONE INTERVIEWS

Blind interviews can be the determining factor in understanding the facts and the context of information. Use the telephone boldly.

4. Cross-check information to verify it.

It's essential to confirm the identity/existence of businesses and individuals through multiple points of reference, cross-referencing addresses, the exact spelling of names, and identifying relatives or associates.

People regularly manufacture information and identities. Cross-checking helps puncture the facades.

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