

Example 1:

HH applied for public benefits after several administrative hearings and a dismissed district court case, remains on public assistance because of current statutes:

- Married Couple

- Owned and operated several businesses

- When they applied for public assistance they claimed \$1000/mo income and \$810/m expenses.

- Home was purchased for \$379,000 with a \$20,000 down payment and mortgage payment of \$2500/mo. Mortgage was current. Taxes of \$6000/yr and are current.

- Vehicles: #1 purchased for \$48,000, current on payments; #2 purchased for \$54,000, current on payments; #3 purchased for \$33,000, current on payments. All vehicles have personalized plates

- Revolving credit showed payments of \$1120/mo and installment credit of \$4962/mo. Both are current.

- Credit application showed husbands income as \$105,000/yr and wives income of \$45,000/yr.

- All personal expenses were being paid through business accounts and only minimum income was being paid to the client from the businesses. Therefore, we were only able to utilize the income the family reported which was actually paid to them, when in fact the family received significant payments from the business.

Example #2:

Clients applied-were self employed-owned several businesses. Clients had substantial deposits going into both personal and business bank accounts, of unknown origin. One deposit in particular, \$110,000, clients stated were from family members from their country that was loaned to them to purchase their home. House valued at \$372,000. Case was dismissed in court because we could not prove the source of the deposits-couldn't prove whether they were income or loans.

Example #3:

Case was referred for investigation to check for unreported income. Clients claimed to be paying \$1200 in rent and reported \$0 income. Clients had claimed they were living off savings of \$2500, however the amount claimed in their savings never changed. The investigation found the clients were not renting they were actually paying a mortgage on a home they purchased for \$321,557, with a down payment of \$10,784. They had also purchased a vehicle for \$42,305. Client had not provided a SSN, but one was located for him showing he was working for Vennsys LLC earning \$90,000/year.