

FILED
05-02-2018
John Barrett
Clerk of Circuit Court
2018CF002010
Honorable David A.
Hansher-42
Branch 42

STATE OF WISCONSIN CIRCUIT COURT MILWAUKEE COUNTY

STATE OF WISCONSIN

Plaintiff,

DA Case No.: 2018ML011878

Court Case No.:

vs.

CRIMINAL COMPLAINT

LARMON, CONNIE L
F/K/A HUGGINS, CONNIE L
7326 SOUTH COUNTRYSIDE DRIVE
FRANKLIN, WI 53132
DOB: 09/25/1958

Defendant(s).

For Official Use

THE BELOW NAMED COMPLAINANT BEING DULY SWORN, ON INFORMATION AND BELIEF STATES THAT:

Count 1: THEFT BY EMPLOYEE (EXCEEDING \$10,000)

The above-named defendant between 12/01/2014 through 09/30/2017, at 5200 Loomis Road in the City of Greenfield, Milwaukee County, Wisconsin, by virtue of her or her employment, having possession of money or negotiable instrument of J.O., having a value exceeding \$10,000, did transfer such money or negotiable instrument without the owner's consent, contrary to the defendant's authority, and with intent to convert said property to her own use or to the use of any other person except the owner, contrary to sec. 943.20(1)(b) and (3)(c), 939.50(3)(g) Wis. Stats.

Upon conviction for this offense, a Class G Felony, the defendant may be fined not more than Twenty Five Thousand Dollars (\$25,000), or imprisoned not more than ten (10) years, or both.

Count 2: FRAUDULENT USE OF A CREDIT CARD (EXCEEDING \$10,000)

The above-named defendant between 12/01/2014 through 09/30/2017, at 5200 Loomis Road in the City of Greenfield, Milwaukee County, Wisconsin, with intent to defraud any person, did use, for the purpose of obtaining money, goods, services or anything else of value, a financial transaction card acquired from the custody or control of another without that person's consent, contrary to sec. 943.41(5)(a), 939.50(3)(g) Wis. Stats.

Upon conviction for this offense, a Class G Felony, the defendant may be fined not more than Twenty Five Thousand Dollars (\$25,000), or imprisoned not more than ten (10) years, or both.

Count 3: FILING A FALSE OR FRAUDULENT INCOME TAX RETURN

The above-named defendant on or about April 22, 2016, at 7127 S 76th Street in the City of Franklin, Milwaukee County, Wisconsin, rendered a false or fraudulent income tax return with intent to evade payment of income taxes, contrary to sec. 71.83(2)(b)1, 939.50(3)(h) Wis. Stats.

Upon conviction for this offense, a Class H Felony, the defendant may be fined not more than Ten Thousand Dollars (\$10,000), or imprisoned not more than six (6) years, or both.

Count 4: FILING A FALSE OR FRAUDULENT INCOME TAX RETURN

The above-named defendant on or about Monday, April 24, 2017, at 7127 S 76th Street, in the City of Franklin, Milwaukee County, Wisconsin, rendered a false or fraudulent income tax return with intent to evade payment of income taxes, contrary to sec. 71.83(2)(b)1, 939.50(3)(h) Wis. Stats.

Upon conviction for this offense, a Class H Felony, the defendant may be fined not more than Ten Thousand Dollars (\$10,000), or imprisoned not more than six (6) years, or both.

Probable Cause:

1. Complainant is a Special Agent for the Wisconsin Department of Revenue (WDOR) with 24 years of law enforcement experience. This complaint is based on complainant's own investigation as well as reports and interviews with Greenfield Police officials and my own review of public, business and bank records obtained during the course of the investigation.
2. Complainant reviewed reports and evidence showing that Greenfield Police investigated a former officer manager for embezzling money from J.O. and five of his companies. This investigation shows that Connie L. Larmon (f/k/a Connie Huggins) embezzled more than \$450,000 from J.O. and his companies, in two different ways. The first way Larmon embezzled money is by writing checks from J.O.'s various business checking accounts for Larmon's own personal expenditures. She did this by using bookkeeping software to write checks payable to "Connie Larmon" and other entities. After using the bookkeeping software to issue checks, Larmon would conceal these transactions by deleting her name and replacing it with the names of actual vendors used by J.O. and his companies. In this way, Larmon embezzled more than \$187,000 from 5 different bank accounts.
3. The second way Larmon embezzled money is by using J.O.'s personal Chase Sapphire credit card account for Larmon's own personal expenditures (mostly to PayPal), and using J.O.'s personal business bank accounts to pay off the credit card balances. In this way, Larmon embezzled more than \$264,000.
4. Larmon filed tax returns in 2015 and 2016 but failed to report her stolen income on her Wisconsin tax returns and thereby evaded more than \$20,000 in Wisconsin income tax. In doing so, Larmon rendered false or fraudulent income tax returns with intent to defeat or evade any assessment required by Wisconsin income tax law.

Embezzlement Scheme

5. Complainant reviewed a report by Greenfield Police Officer J. Romuald, who reported that on 11/6/17 he interviewed J.S., who stated: J.S. is a Certified Public Accountant employed by J.O. and five of J.O.'s companies, all of which operate out of 5200 West Loomis Road in the City of Greenfield, County of Milwaukee, State of Wisconsin. In December 2014, J.O. hired Connie Larmon as the office manager and primary employee for J.O. and his companies. Recently, the accountant J.S. discovered duplicate bookkeeping entries for the same tax bill to the City of Franklin. J.S. found the original checks and discovered that one paid the tax bill but the other check was issued to Connie Larmon and endorsed and deposited by Larmon into a different back account. Further investigation uncovered false bookkeeping entries that masked checks written to Larmon and other unauthorized payees. J.S. also discovered that Larmon had used J.O.'s Chase credit card to make hundreds of thousands of dollars in unauthorized purchases, many of which were to PayPal and apparently used to purchase jewelry from sellers on eBay, Inc.
6. Complainant interviewed and reviewed a report by GFPD Det. Brian Wallander, who reported

that, on 11/16/17, complainant interviewed J.O. and his accountant J.S., who stated as follows:

- a. J.O. operates several real estate businesses. In the course of operating these business, J.O. maintains at least five banking accounts, all of which are involved in this matter. J.O. and J.S. identified the individual banking accounts names and account numbers, which are referenced as Accounts 1 to 5 in this affidavit.
- b. In December of 2014, J.O. hired Connie Larmon as his office manager and Larmon was trained by the previous office manager, C.M., until C.M.'s retirement at the end of December 2014. Connie Larmon started on her own on January 1, 2015 and worked out of 5200 West Loomis Road.
- c. Connie Larmon's duties including receiving and depositing rents, paying all of J.O.'s personal and business bills with checks from J.O.'s personal and business banking accounts, and recording these deposits and expenditures in J.O.'s Quickbooks accounting software. Larmon was the only employee in Wisconsin who handled the money and updated bookkeeping records for these bank accounts. Larmon worked in this capacity until 9/19/2017, when accountant J.S., acting on behalf of J.O., terminated Larmon.
- d. In September 2017, J.S. discovered what appeared to be a double payment in the QuickBooks accounting software, which showed that J.O. had paid the same real estate tax twice. But when J.S. examining the City of Franklin tax bill, he discovered that there was only a single payment. Moreover, when J.S. examined copies of the actual checks, he learned that one check was payable to the City of Franklin but the other check was payable to "Connie Larmon."
- e. J.S. and his staff reviewed all of the checks from J.O.'s personal and business accounts and discovered hundreds of unauthorized checks. Most of these unauthorized checks were written to "Connie Larmon" but many included payees not recognized or authorized by J.O. or his companies. When J.S. reviewed the QuickBooks entries for these check numbers, he discovered that the check payees listed in QuickBooks did not match the actual payees and the copies of the real checks issued from the accounts. Put differently, it appeared that the QuickBooks bookkeeping entries were falsified to conceal the true payee listed on the actual checks. J.S. reviewed the audit trail from these bookkeeping entries and discovered that Quickbooks had been used to write checks to payees such as "Connie Larmon." Then the payee names in Quickbooks were changed to the names of other vendors used by J.O. and his companies.
- f. J.S. provided a spreadsheet listing each unauthorized check from the J.O. accounts. This spreadsheet is attached as **Exhibit 1** and identifies the date of each check, check number, the false payees listed in Quickbooks, and the real name listed in the payee field of the checks. This spreadsheet shows that the false bookkeeping entries and unauthorized checks started appearing in the accounts as early as March 2015.
- g. J.S. also provided copies of unauthorized checks. Complainant reviewed these copies which show over 150 checks payable to "Connie Larmon" and deposited into her personal bank account at Educator's Credit Union.
- h. J.S. also stated that Connie Larmon made more than \$264,000 in unauthorized charges to a Chase Sapphire credit card issued to J.O. with number xxxx xxxx xxxx 8574. J.O. explained that, to his knowledge, he had the only copy of this credit card and Larmon never had it or had a reason to use it. J.S. said he reviewed the statements and they contained hundreds of charges to PayPal. Larmon then paid off these credit card

balances with checks drawn from J.O.'s other personal and business bank accounts. J.S. provided copies of these Chase credit card statements and summaries of the credit card payments, which are attached as **Exhibit 2**.

- i. Larmon subsequently apologized to J.O. in several emails. J.S. provided copies of these emails, which are attached as **Exhibit 3**.
- j. J.S. provided a preliminary tally of the losses from Larmon's embezzlement:

Unauthorized Check Totals		
Account 1	22,483.85	
Account 2	6,002.14	
Account 3	114,064.88	
Account 4	11,288.82	
Account 5	<u>33,894.73</u>	
		187,734.42
Unauthorized Chase Charges		
		<u>264,784.66</u>
Total Theft Amount		<u><u>452,519.08</u></u>

- 7. Det. Wallander also reported that, on 11/17/17, he interviewed C.M., who stated:
 - a. C.M. was J.O.'s officer manager for approximately 17 years, is familiar with the officer manager's duties, and in 2015 trained Connie Larmon as her replacement.
 - b. C. M. explained the that the officer manager duties included handling all of J.O.'S business finances for his Wisconsin investments. C.M. explained that J.O. has other business interests in the state of North Carolina however there is a different office manager that handles these duties. C.M. explained that in addition to J.O's business finances, she was also responsible to handle all of J.O's personal finances including paying his bills on his behalf.
 - c. C.M. stated that she knows that Connie Larmon had a side business making jewelry and as part of this business, sold jewelry at trade shows.
 - d. C.M. said it appeared that many of the unauthorized PayPal purchases on J.O.'s personal Chase Sapphire Credit Card involved companies that sell via the Internet jewelry or jewelry components.
 - e. Larmon also forwarded a \$1,000 check to repay part of the theft. Current office manager C.M. stated that Connie Larmon texted her stating that she earned this \$1,000 from a jewelry show and wanted to give it to J.O. J.S. provided a copy of this check #1001 which is dated 11/06/17 and drawn on Landmark Credit Union checking account ending 0029.
- 8. Complainant reviewed several documents corroborating J.S.'s accounting of the losses in this case. These documents included bank records and cleared checks for JO and his accounts, his Chase Sapphire credit card statements, Quickbooks audit trails, and other business documents.

Fraudulent Tax Returns

9. As detailed below, complainant reviewed documents showing that Connie Larmon failed to report this embezzled income and thus understated her gross income on tax returns filed in 2015 and 2016.
10. Complainant reviewed several categories of documents relevant to Connie Larmon's income in 2015 and 2016.
 - a. As part of the investigation file, complainant reviewed W2 forms obtained from J.O.'s staff which were issued by J.O. for Connie Larmon's wages in 2015 and 2016. Larmon's 2015 W2 shows \$38,160 in wages. Larmon's 2016 W2 shows \$37,440 in wages. Complainant reviewed a list of Larmon's payroll and paychecks issued by J.O. and his companies between her hire in fall 2014 through her termination in September 2017. These payroll documents are consistent with reported wages.
 - b. Complainant reviewed documents showing that Connie and Mark Larmon had additional income from sales of jewelry, pension and retirement distributions, and interest. These documents are tax filings and end-of-year tax statements accessible to complainant as a Special Agent with WDOR.
 - c. Complainant reviewed the embezzlement summaries and documents detailed in the attachments to this complaint, as well as bank and credit card records documenting these income items. These documents show that, in 2015, Larmon received approximately \$98,000 in additional income via the unauthorized checks and unauthorized credit card charges described above. In 2016, Larmon received approximately \$219,000 in additional income via the unauthorized checks and credit card charges.
11. Complainant reviewed Connie and Mark Larmon's subscribed tax returns and determined that Connie Larmon failed to report the embezzled income on her tax returns filed for calendar years 2015 and 2016. Complainant determined this by reviewing all of the documented income (via W2 statements, tax forms showing pension distributions, tax forms showing interest income). These documented income items accounted for almost all of the income jointly reported by Connie and Mark Larmon in 2015 and 2016. The reported income on the filed tax returns did not account for the \$98,000 stolen in 2015 or the more than \$219,000 stolen in 2016. The filings were subscribed by Connie Larmon and prepared and filed by Victory Creek Accounting. WDOR received Larmon's 2015 Wisconsin tax return on April 22, 2016, and received Larmon's 2016 return on April 24, 2017.
12. The tax returns indicate they were prepared by Timothy Wachter. Complainant interviewed Wachter, who advised that he is the owner of Victory Creek Accounting located at 7127 S 76th Street in the City of Franklin, County of Milwaukee, State of Wisconsin, and knows Mark and Connie Larmon through church. Wachter indicated he prepared and filed the Larmon's 2015 and 2016 tax returns. Wachter also said that Connie Larmon was the primary person who would bring in tax documents and who would answer any questions he had about their taxes. Asked whether there was anything unusual about the Larmons' taxes, Wachter said that in 2016 Connie Larmon said she didn't understand why they had to pay so much in taxes. He also remembered that Connie Larmon tried to claim \$10,000 in business expenses for her jewelry business that year but Wachter felt he could not justify \$10,000 in expenses and slashed the number to \$5,000 on his own.
13. Complainant reviewed emails regarding tax preparation between connie.larmon@gmail.com and Victory Creek Accounting in March and April 2017. This correspondence included emails

about the preparation of taxes, including one where Larmon asked Victory Creek Accounting, “did you find out why state is owed so much?”

14. As detailed below, had Connie Larmon reported this additional income on her tax returns, she would have owed thousands of dollars in additional income taxes. In 2015, Larmon would have more than \$6,000 in additional tax due and owing. In 2016, Larmon would have more than \$14,000 in additional tax due and owing. Thus, by failing to report the stolen income, Larmon evaded more than \$20,000 dollars in income taxes for 2015 and 2016:

SUMMARY OF TAXES EVADED BY CONNIE LARMON		
	TAX YEAR	
	2015	2016
REPORTED GROSS INCOME	139,281	132,548
UNREPORTED GROSS INCOME (ESTIMATED)	<u>97,980</u>	<u>219,836</u>
GROSS INCOME (CORRECTED)	237,261	352,384
TAX DUE & OWING (CORRECTED)	13,390	21,180
LESS: TAX PREVIOUSLY ASSESSED	<u>(7,247)</u>	<u>(7,048)</u>
TAXES EVADED	6,143	14,132

15. Complainant infers that Larmon understated her income with intent to evade payment of income taxes because of Larmon’s representations to Victory Creek, her email correspondence, the magnitude of the income understatement, her experience handling J.O.’s book keeping and financial matters, her experience as a small business owner, her execution of a scheme that required falsifying book keeping entries, and the totality of circumstances outlined in this complaint.
16. Under the totality of circumstances articulated herein, complainant believes that Connie Larmon on or about April 22, 2016 and April 24, 2017 willfully made and subscribed a tax return that she did not believe to be true and correct as to every material matter contrary to Wis. Stat. s. 71.83(2)(a)2.; and filed a false or fraudulent tax return with intent to evade payment of income taxes contrary to Wis. Stat. ss. 71.83(2)(b)1. These acts and crimes are further evidence of theft-by-employee in violation of 943.20(1)(b) and fraudulent use of a financial transaction card in violation of s. 943.41(5)(a) because the omission of stolen income serves to conceal these crimes and indicates consciousness of guilt.

****End of Complaint****

Electronic Filing Notice:

This case was electronically filed with the Milwaukee County Clerk of Circuit Court office. The electronic filing system is designed to allow for fast, reliable exchange of documents in court cases. Parties who register as electronic parties can file, receive and view documents online through the court electronic filing website. A document filed electronically has the same legal effect as a document filed by traditional means. You may also register as an electronic party by following the instructions found at <http://efiling.wicourts.gov> and may withdraw as an electronic party at any time. There is a \$ 20.00 fee to register as an electronic party. If you are not represented by an attorney and would like to register an electronic party, you will need to contact the Clerk of Circuit Court office at 414-278-4120. Unless you register as an electronic party, you will be served with traditional paper documents by other parties and by the court. You must file and serve traditional paper documents.

Criminal Complaint prepared by Joshua M Mathy.

Subscribed and sworn to before me on 05/02/18

Electronically Signed By:

Joshua M Mathy

Assistant District Attorney

State Bar #: 1079813

Electronically Signed By:

Special Agent Michael Austin

Complainant

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 Branch 42

Unauthorized Checks Written on Account 1

<u>Date</u>	<u>Check #</u>	<u>Amount</u>	<u>Payee listed in QuickBooks</u>	<u>Cancelled Check Actual Payee</u>
04/19/15	4274	1,675.00	Country Club of North Carolina	Comenity - Coldwater Creek
04/16/15	4279	2,153.87	American Express	Connie Larmon
06/29/15	4308	1,976.33	Citi Cards	Connie Larmon
07/06/15	4309	\$2,921.44	American Express	Connie Larmon
07/09/15	4327	573.76	Treiber & Straub Jewelers	Connie Larmon
09/19/15	4347	681.25	American Express	Connie Larmon
01/25/16	4387	97.00	Citi Cards	Connie Larmon
02/08/16	4392	55.96	Home Depot	Time Warner Cable
05/09/16	4422	266.14	Pinehurst Resort	Discover Card
10/18/16	4478	172.16	Tuckaway Country Club	Time Warner Cable
08/18/16	4525	957.31	Chase Card Services	Connie Larmon
10/14/16	4475	107.00	Home Depot	Connie Larmon
10/27/16	4481	337.00	Chase Card Services	Connie Larmon
10/28/16	4482	287.72	Tuckaway Country Club	Connie Larmon
11/03/16	4489	350.00	Country Club of North Carolina	Connie Larmon
11/29/16	4501	201.00	Country Club of North Carolina	Connie Larmon
12/12/16	4507	265.00	Citi Cards	Connie Larmon
01/10/17	4516	200.00	Home Depot	Connie Larmon
01/14/17	4517	650.00	Chase Card Services	Connie Larmon
01/24/17	4523	255.00	Time Warner Cable	Connie Larmon
02/09/17	4531	947.33	Quail West	Connie Larmon
02/11/17	4535	293.64	Home Depot	Synchrony Bank
02/23/17	4540	879.44	Chase Card Services	Connie Larmon
04/11/17	4558	722.00	Pinehurst Country Club	Connie Larmon
05/04/17	4565	340.00	Chase Card Services	Connie Larmon
05/28/17	4571	360.00	Chase Card Services	Connie Larmon
06/05/17	4575	300.00	Quail West	Connie Larmon
06/05/17	4576	200.00	U.S.P.S.	Connie Larmon
06/07/17	4579	943.11	Chase Card Services	Connie Larmon
06/22/17	4584	225.00	Citi Cards	Connie Larmon
06/26/17	4587	275.33	Citi Cards	Connie Larmon
07/24/17	4599	675.00	Chase Card Services	Connie Larmon
08/01/17	4603	1,300.00	Chase Card Services	Connie Larmon
08/17/17	4610	362.25	Tuckaway Country Club	Connie Larmon
09/05/17	4616	233.14	Citi Cards	Connie Larmon
09/18/17	4624	244.67	Spectrum	Connie Larmon
Total		22,483.85		



Unauthorized Checks Written on Account 2

<u>Date</u>	<u>Check #</u>	<u>Amount</u>	<u>Payee listed in QuickBooks</u>	<u>Cancelled Check actual Payee</u>
05/15/15	3845	941.85	Ideal Electric	Connie Larmon
06/01/15	3860	1,500.00	O'Braun Corp	Connie Larmon
01/26/16	3931	1,347.77	A-1 Services, Inc.	Connie Larmon
05/26/16	3983	49.00	Packerland Rent A Mat	Connie Larmon
06/20/16	3990	221.00	Season to Season	Connie Larmon
08/14/16	4011	200.00	Steven Morgan	Connie Larmon
11/05/16	4050	311.43	City of Milwaukee	Connie Larmon
11/21/16	4055	233.59	Steven Morgan	Connie Larmon
11/29/16	4057	244.50	Season to Season	Connie Larmon
12/16/16	4066	228.00	Season to Season	Connie Larmon
02/13/17	4090	200.00	Steven Morgan	Connie Larmon
02/21/17	4092	525.00	Steve Morgan	Connie Larmon
	Total	<u>6,002.14</u>		

Unauthorized Checks Written on Account 3

<u>Date</u>	<u>Check #</u>	<u>Amount</u>	<u>Payee listed in QuickBooks</u>	<u>Cancelled Check Actual Payee</u>
03/26/15	4710	1,000.72	South Florida Gas	Connie Larmon
03/27/15	4712	574.55	Home Depot Credit Services	Connie Larmon
03/30/15	4713	1,456.56	WE Energies	Connie Larmon
04/02/15	4718	2,953.15	American Express	Connie Larmon
04/06/15	4725	276.05	Office Depot	Connie Larmon
04/07/15	4726	2,683.42	Chase	Connie Larmon
04/10/15	4736	1,191.30	WE Energies	Connie Larmon
04/20/15	4745	2,437.55	Ideal Electric	Connie Larmon
04/30/15	4765	1,843.22	WE Energies	Connie Larmon
05/01/15	4766	673.23	WE Energies	Connie Larmon
05/05/15	4767	1,853.77	WE Energies	Connie Larmon
05/07/15	4775	3,003.04	Country Club of North Carolina	Connie Larmon
05/13/15	4781	932.48	WE Energies	Connie Larmon
05/15/15	4783	1,277.18	WE Energies	Connie Larmon
05/18/15	4789	2,540.18	The Brickman Group	Connie Larmon
05/18/15	4791	781.11	Harry's Ace Hardware	Connie Larmon
05/29/15	4812	773.00	The Brickman Group	Connie Larmon
06/13/15	4836	967.44	Electrical Mechanical	Connie Larmon
06/23/15	4844	1,300.00	A-1 Services, Inc.	Connie Larmon
07/14/15	4872	1,045.36	WE Energies	Connie Larmon
09/11/15	4947	621.17	Ideal Mechanical	Connie Larmon
09/22/15	4957	531.00	Metropolitan Maintenance	Connie Larmon
09/24/15	4963	396.00	Wisconsin Fire Sprinkler	Connie Larmon
10/05/15	4969	893.97	The Brickman Group	Connie Larmon
10/09/15	4986	766.68	A-1 Services, Inc.	Connie Larmon
10/16/15	4997	1,269.73	Ideal Electric	Connie Larmon
10/20/15	5000	1,210.90	A-1 Services, Inc.	Connie Larmon
12/18/15	5072	350.00	Verizon Wireless	Connie Larmon
12/23/15	5074	551.06	? Changed several times	Connie Larmon
01/05/16	5092	1,632.47	A-1 Services, Inc.	Connie Larmon
01/07/16	5093	347.11	AT&T	Connie Larmon
01/12/16	5101	1,277.96	City of Franklin	Connie Larmon
01/18/16	5116	633.17	Tom's Truck	Connie Larmon
01/25/16	5121	98.00	USPS	Connie Larmon
02/08/16	5141	122.39	Castillo Lawn Service	Connie Larmon
03/18/16	5210	392.06	<i>Was deleted in QuickBooks</i>	Connie Larmon
03/23/16	5215	315.00	Orkin	Connie Larmon
04/04/16	5223	633.37	AT&T	Connie Larmon
04/11/16	5245	200.00	Office Depot	Connie Larmon
04/12/16	5248	440.76	ZI's Landscaping	Assurance
04/12/16	5250	334.93	Schultz Masonry, Inc.	Aurora
04/12/16	5251	1,900.00	Mehevic Plumbing	Connie Larmon
04/15/16	5254	705.34	WE Energies	Connie Larmon
04/19/16	5257	750.00	Castillo Lawn Service	Connie Larmon
04/27/16	5272	975.00	CEC Monitoring	Connie Larmon
04/29/16	5273	550.23	Tyler Gonzalez	Connie Larmon
05/04/16	5285	253.11	Tyler Gonzalez	Connie Larmon
05/09/16	5292	600.00	Micael Mehevic	Goodyear

05/09/16	5295	6,522.27	Four Seasons	Paypal
06/06/16	5330	875.00	Waste Management	Connie Larmon
06/20/16	5360	344.57	WE Energies	Connie Larmon
06/22/16	5368	531.00	Metropolitan Maintenance	Paypal
07/08/16	5387	250.00	Steve Morgan	Connie Larmon
07/15/16	5405	365.50	ZJ's Landscaping	Connie Larmon
08/08/16	5441	1,500.00	Hembrook Heating	Connie Larmon
08/16/16	5455	1,900.00	A-1 Services, Inc.	BMO
08/26/16	5465	230.00	A-1 Services, Inc.	Connie Larmon
09/15/16	5501	396.00	Steve Morgan	Connie Larmon
09/30/16	5514	430.00	Tyler Gonzalez	Connie Larmon
10/03/16	5520	262.50	ZJ's Landscaping	Connie Larmon
10/04/16	5529	531.00	Metropolitan Maintenance	Connie Larmon
10/11/16	5536	237.15	AT&T	Connie Larmon
10/11/16	5538	475.10	Steve Morgan	Connie Larmon
10/13/16	5540	216.00	Harry's Ace Hardware	Connie Larmon
10/18/16	5556	210.00	Tyler Gonzalez	Shorehaven Behavioral Health
10/18/16	5558	572.43	City of Franklin	Paypal
10/20/16	5559	201.87	ZJ's Landscaping	Connie Larmon
10/20/16	5561	301.87	Steve Morgan	Connie Larmon
10/25/16	5565	400.00	Greg Trice	Connie Larmon
11/07/16	5586	340.00	Langer Roofing	Connie Larmon
11/21/16	5607	675.10	WE Energies	Connie Larmon
11/25/16	5615	275.10	Steve Morgan	Connie Larmon
12/09/16	5637	480.00	CEC Monitoring	Connie Larmon
12/12/16	5641	447.24	Tom's Truck	Connie Larmon
12/16/16	5649	330.00	Chase Card Services	Connie Larmon
12/19/16	5655	930.75	Tom's Truck	Connie Larmon
01/03/17	5666	1,170.00	WE Energies	Connie Larmon
01/05/17	5678	525.00	Joe Greer	Connie Larmon
01/12/17	5688	300.00	Steve Morgan	Connie Larmon
01/23/17	5704	217.33	Verizon Wireless	Connie Larmon
02/03/17	5722	475.00	Orkin	Connie Larmon
02/06/17	5729	327.00	Joe Greer	Connie Larmon
02/10/17	5742	381.35	Office Max	Comenity - Metrostyle
02/10/17	5743	973.11	CEC Monitoring	Kohls
02/10/17	5744	380.00	D L Solutions Inc	Credit First, NA
02/10/17	5745	362.98	Harry's Ace Hardware	Discover Card
02/10/17	5748	200.00	Joe Greer	Connie Larmon
02/14/17	5757	200.00	Harry's Ace Hardware	Connie Larmon
02/17/17	5758	377.34	D L Solutions, Inc.	Connie Larmon
02/21/17	5760	437.00	Castillo Lawn Service	Connie Larmon
03/06/17	5780	236.00	Joe Greer	Connie Larmon
03/20/17	5803	1,400.88	Hembrook Heating	Connie Larmon
04/11/17	5838	615.00	Joe Greer	Connie Larmon
04/11/17	5839	315.00	Staples Advantage	Connie Larmon
04/13/17	5841	461.00	CEC Monitoring	Connie Larmon
04/24/17	5854	1,270.00	Hero Plumbing	Connie Larmon
05/02/17	5864	1,600.00	Driveway Solutions	Connie Larmon
05/08/17	5870	200.00	Harry's Ace Hardware	Connie Larmon
05/11/17	5878	1,537.07	WE Energies	Connie Larmon

05/25/17	5897	277.00	Pleper Electric, Inc.	Connie Larmon
05/25/17	5898	1,097.00	ZJ's Landscaping	Connie Larmon
05/26/17	5903	1,259.74	Nick Johnson Remodels	Boston Store
05/26/17	5904	1,712.73	Pleper Electric, Inc.	Kohls
05/26/17	5905	4,933.08	Chase	Paypal
05/26/17	5908	4,177.97	Citi Cards	BMO
05/26/17	5909	3,311.13	Pleper Electric, Inc.	BMO
05/26/17	5910	50.20	Harry's Ace Hardware	ACL
05/26/17	5911	3,397.34	Citi Cards	Paypal
06/05/17	5923	503.12	Steve Morgan	Connie Larmon
06/12/17	5937	491.85	Hembrook Heating	Aurora
06/15/17	5939	139.83	U.S. Cellular	Connie Larmon
06/15/17	5940	200.00	D L Solutions, Inc.	Connie Larmon
06/15/17	5941	317.00	Langer Roofing	Connie Larmon
06/19/17	5942	1,120.00	ZJ's Landscaping	Connie Larmon
06/29/17	5971	531.00	Metropolitan Maintenance	Connie Larmon
07/07/17	5978	2,771.98	Citi Cards	Comenity Bank - Coldwater
07/07/17	5979	3,221.77	Chase Card Services	Discover
07/09/17	5981	525.00	Ideal Electric	Connie Larmon
07/14/17	5991	200.00	Steve Morgan	Connie Larmon
07/14/17	5992	205.41	WE Energies	Chase Card Services
08/07/17	6022	315.00	Joe Greer	Connie Larmon
08/08/17	6023	603.75	Integrity Painting	Connie Larmon
08/22/17	6045	196.75	Chase Card Services	Connie Larmon

Total	<u>114,064.88</u>
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Unauthorized Checks Written on Account 4

<u>Date</u>	<u>Check #</u>	<u>Amount</u>	<u>Payee listed in QuickBooks</u>	<u>Cancelled Check Actual Payee</u>
05/18/15	1869	531.13	Steve Morgan	Connie Larmon
11/12/15	1917	2,300.00	A-1 Services, Inc.	Connie Larmon
11/16/15	1924	456.18	Citicards	Connie Larmon
02/23/16	1972	\$200.00	Steve Morgan	Connie Larmon
06/09/16	2016	413.76	Season to Season	Connie Larmon
07/08/16	2027	506.11	Season to Season	Connie Larmon
08/16/16	2041	281.00	Central City Plumbing	Connie Larmon
11/04/16	2064	233.75	Season to Season	Connie Larmon
01/09/17	2074	387.22	City of Greenfield	Connie Larmon
01/19/17	2103	392.21	Orkin	Connie Larmon
02/14/17	2111	197.34	Harry's Ace Hardware	Connie Larmon
03/07/17	2115	844.52	Stanley Walter	Connie Larmon
04/21/17	2140	545.00	Ideal Mechanic	Connie Larmon
05/04/17	2143	355.00	Ideal Mechanic	Connie Larmon
05/08/17	2144	1,083.60	City of Franklin	Connie Larmon
06/27/17	2161	425.00	Ideal Mechanic	Connie Larmon
07/03/17	2164	1,000.00	Citicards	Connie Larmon
07/27/17	2175	255.00	Hembrook Heating	Connie Larmon
07/28/17	2176	537.00	Langer Roofing	Connie Larmon
08/22/17	2179	345.00	Ideal Mechanic	Connie Larmon
	Total	11,288.82		

Unauthorized Checks Written on Account 5

<u>Date</u>	<u>Check #</u>	<u>Amount</u>	<u>Payee listed in QuickBooks</u>	<u>Cancelled Check Actual Payee</u>
04/06/15	1123	417.11	Russel Stewart	Connie Larmon
04/13/15	1127	1,611.94	The Cincinnati Insurance Group	Connie Larmon
04/14/15	1129	2,535.53	Quail West	Connie Larmon
04/23/15	1130	2,500.00	J O'	Connie Larmon
05/04/15	1136	1,217.44	Home Depot	Connie Larmon
07/10/15	1157	976.43	Heavy Equipment	Connie Larmon
07/23/15	1160	2,232.50	Heavy Equipment	Connie Larmon
11/02/15	1210	3,000.00	Quail West	Connie Larmon
11/10/15	1216	300.91	Mayo Clinic	Connie Larmon
01/25/16	1243	474.66	Duke Energy	Connie Larmon
03/07/16	1261	1,673.75	Four Seasons	Connie Larmon
03/09/16	1262	658.04	Country Club of North Carolina	Connie Larmon
04/04/16	1265	1,680.53	Matthew Winkler	Connie Larmon
05/09/16	1294	1,300.00	Matthew Winkler	Connie Larmon
08/16/16	1307	758.35	Citi Cards	Synchrony Bank
09/15/16	1317	1,458.55	Citi Cards	Connie Larmon
09/20/16	1322	225.00	Matthew Winkler	Connie Larmon
10/18/16	1332	411.00	Home Depot	Care Credit
10/27/16	1334	360.00	Steve Morgan	Connie Larmon
11/21/16	1349	200.00	Chase	Connie Larmon
12/08/16	1360	430.20	Chase Card Services	Connie Larmon
01/13/17	1373	1,200.00	Citi Cards	Connie Larmon
03/24/17	1403	2,579.22	Citi Cards	Connie Larmon
05/25/17	1420	1,104.57	Citi Cards	Gap Visa/Synchrony Bank
07/14/17	1440	4,589.00	WPS	Chase Card Services
	Total	33,894.73		

UNAUTHORIZED CHARGES TO CHASE CREDIT CARD AS COMPILED BY ACCOUNTANT J.S.

Card ending 8574:	Date	Payment	Check #	Paid by	Payee listed in QuickBooks	Fraudulent Charges	Interest
	01/18/15	54.22	4240	J [redacted] OPP	Chase		
	02/07/15	649.35	4247	J [redacted] OPP	Chase - Deleted In QB		
	03/11/15	519.82	4264	J [redacted] OPP	Chase		
	04/10/15	25.00					
	05/17/15	1,396.19	4292	J [redacted] OPP	Chase Card Services	537.26	
	05/17/15	194.32	4293	J [redacted] OPP	Chase Card Services		
	06/06/16	1,037.11	4302	J [redacted] OPP	Chase Card Services	1,617.11	
	07/10/15	2,604.15	4322	J [redacted] OPP	Chase Card Services	1,991.27	
	08/20/15	2,645.69	1175	O [redacted] Investments	Chase Card Services	-130.70	
	09/16/15	239.79	1188	O [redacted] Investments	Chase Card Services	339.16	
	10/07/15	755.38				6,143.01	
	11/07/15	7,023.41	5020	[redacted] Braun	Pleper Electric	16,026.87	
	12/06/15	18,460.06	1228	O [redacted] Investments	Chase Card Services	6,417.11	
	01/12/16	7,513.96	5096	[redacted] Braun	Chase Card Services	28,235.82	
	01/28/16	18,000.00	ATM	O [redacted] Investments	Liberty Glass Co	15,776.74	
	02/05/16	10,581.15	1248	O [redacted] Investments	Cincinnati Insurance		
	02/17/16	1,000.00	EFT	J [redacted] OPP	Chase Card Services		
	03/11/16	719.86	5195	[redacted] Braun	A-1 Services	10,541.64	305.84
	04/05/16	5,200.00	EFT	O [redacted] Investments	Chase Card Services	3,528.16	360.63
	04/11/16	3,833.14	1267	O [redacted] Investments	Liberty Glass Co		
	05/12/16	20,714.20	EFT	O [redacted] Investments	Chris Egner	3,647.45	143.67
	06/10/16	7,848.78	5346	[redacted] Braun	Four Seasons	19,203.29	
	07/08/16	7,925.75	5381	[redacted] Braun	Chase Card Services	15,319.22	294.83
	07/27/16	6,433.34	5420	[redacted] Braun	Chase		
	08/05/16	10,000.00	5435	[redacted] Braun	Chase	28,730.88	124.61
	08/13/16	4,377.24	5450	[redacted] Braun	Chase Card Services		
	08/17/16	16,000.00	1305	O [redacted] Investments	Cincinnati Insurance		
	09/09/16	22,981.00	5478	[redacted] Braun	Chase	8,795.46	
	10/19/16	10,000.00	1328	O [redacted] Investments	Chase	11,871.19	
	11/09/16	10,984.65	1345	O [redacted] Investments	Chase	11,813.22	
	12/15/16	1,481.38	1363	O [redacted] Investments	Chase Card Services	11,168.56	244.37
	01/07/17	10,000.00	1367	O [redacted] Investments	Southern Pines	5,871.70	165.2
	01/21/17	9,433.00	1376	O [redacted] Investments	Chase Card Services		
	02/08/17	7,552.43	1382	O [redacted] Investments	Chase Card Services	5,134.35	
	03/09/17	4,042.43	5783	[redacted] Braun	Chase Card Services	18,188.08	
	04/11/17	7,745.00	1409	O [redacted] Investments	Chase Card Services	17,272.86	170.81
	04/11/17	7,745.00	5834	[redacted] Braun	Chase Card Services		
	05/25/17	372.00	EFT	[redacted] Braun	Chase Card Services	-13.99	322.63
	05/26/17	1,500.00	EFT	O [redacted] Investments	Chase Card Services		
	05/26/17	2,156.52	5901	[redacted] Braun	Chase Card Services		
	06/22/17	3,486.00	EFT	[redacted] Braun	Langer Roofing	-63.35	267.01
	07/08/17	8,773.24	1437	O [redacted] Investments	Chase Card Services	6,525.55	82.69
	07/16/17	4,589.00	1440	O [redacted] Investments	WPS		
	08/15/17	7,500.00	1446	O [redacted] Investments	Chase Card Services	3,703.38	
	09/06/17	3,934.66	3935	[redacted] Braun	Chase Card Services	6,593.36	
	Totals:					264,784.66	2,482.29



From: Connie Larmon <connielarmon@gmail.com>

Date: September 19, 2017 at 10:48:30 AM EDT

To: "Joe [REDACTED]investments.com" <jc [REDACTED]nvestments.com>,
"ma [REDACTED]@gmail.com" <ma [REDACTED]@gmail.com>

I apologize for everything. I've let you down and neither of you deserve it. I promise to pay back everything and am hoping you allow me a week to do so. Even though I don't deserve anything from you I am praying you don't issue criminal charges so I can go get the help I need and as bad as this is, I don't want to hurt my family, esp. my son, any more than I already have. Please please forgive me for the pain I have caused you. You are lovely people. I hate the addiction I am in and want to make it right for you. I want to pay more than I owe as soon as I possibly can to make up for my wrongdoings. If there is anything else I can do please let me know.

Connie

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Sent from Gmail Mobile

From: Connie Larmon <connielarmon@gmail.com>

Date: September 19, 2017 at 7:06:51 PM EDT

To: Ma [REDACTED]@gmail.com, "Joe [REDACTED]investments.com"
<jc [REDACTED]investments.com>

I'm sorry I brought about this nightmare that I'm sure you are feeling. Again I want to make this right with you. Joe mentioned I should consider getting representation, however I'd rather give the money to you than go that route. I hope in a week I can get this altogether and plan on giving to Joe \$ [REDACTED]. I am so sorry for this and hate that I didn't get help sooner. You deserve so much better and I hope and pray you will heal soon.

Connie

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Sent from Gmail Mobile

From: Connie Larmon <connielarmon@gmail.com>

Date: September 24, 2017 at 1:31:06 PM EDT

To: Ma [REDACTED]@gmail.com, "Joe [REDACTED]investments.com"
<jc [REDACTED]investments.com>

I got home this morning from detox and I am sickened by what I have allowed to happen to myself but even more importantly to those around me, especially you Mr O [REDACTED], who had put your full trust in me and I let you down in a huge way. My immediate plan is to remortgage or reverse mortgage my personal equity in our house in Franklin to repay my debt to you. Pls let me know full amount and I would like you to add interest to the amount also. If there is anything else you want from me pls let me know. I am so sorry for all of this! In the last couple days I've learned a lot about addiction but I know that is not your concern but something I need to work on. I pray for forgiveness from you and pray for your mercy. I will do whatever it takes to make this right. I am deeply saddened this occurred.

My friend Rosalie from the Country Rose wanted to talk with you if you were open to it. Thanks for taking the time to read this.

Connie

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Sent from Gmail Mobile

