

Investigating Self-Employed NCP's—Looking for Income, Assets and Employment
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June 15, 2018

I. Start with the Statutes

- a. Minn. Stat. § 256.978—Location of Parents, Access to Records
 - i. Employers
 - ii. Utilities
 - iii. Insurance companies
 - iv. Labor organizations
 - v. Financial institutions
- b. Minn. Stat. § 518A.30—Income from Self-Employment
- c. Minn. Stat. § 518A.46, subd. 2(b)(4)—Issuance of administrative subpoenas
- d. Minn. Stat. § 518A.46, subd. 5(a)(3)—Subpoena financial or other information to establish, modify, or enforce child support and sanction a party

II. What does the NCP drive?

- a. Motor vehicle records—check for liens
- b. Subpoena loan and/or lease application and payment records
 - i. Look for reported wage information
 - ii. Look for payment history
 - iii. Request payment documents to locate banking information

III. Where does the NCP live and do business?

- a. Rental—residential and commercial
 - i. Application for lease to establish eligibility to make the rent
 - ii. Lease—who is “on” it—to determine whether the NCP shares housing costs with another adult
 - iii. Payment information to locate banking information
- b. Home—and commercial buildings
 - i. Mortgage of any duration—who holds the mortgage—may not be the NCP
 - ii. Recent mortgage, 2nd mortgage, HELOC—Applications include submission of tax returns, employment, bank account information
 - iii. Payment information to locate banking information

IV. Resources

- a. Subpoena power
- b. Google
- c. Facebook and other Social Media
- d. CLEAR database
- e. MNLARS
- f. County recorder
- g. District Court records
- h. Credit reports

V. Case histories

- a. “The Exporter”
 - i. Felony welfare fraud conviction
 - ii. Married, owned a home with wife
 - iii. Refinanced the house

1. Mortgage application
2. Check paid for “earnest money”
3. Bank account information
4. Pages and pages of deposits
- iv. Child support order—27-PA-FA-14-1004
- b. “The Outdoor Man”
 - i. Small-time internet business selling lures for ice-fishing
 - ii. Arbitrarily decided to pay 50% of the charging child support
 - iii. Vehicles registered to NCP had no liens
 - iv. Mortgage for NCP’s residential address held by NCP’s current partner
 - v. Child support paid by check
 1. Ordered copies of 2 most recent child support checks from the Minnesota Child Support Payment Center
 2. Obtained bank account records
 3. Located PayPal information from bank account records
 4. Located independent contractor information from bank account records
 - vi. Supported finding of contempt
 - vii. NCP’s Motion to Modify Child Support—DENIED—27-PA-FA-49335
- c. “I don’t drive Japanese cars”
 - i. \$108,000 in arrears, from a California Order that charged about \$1,800/month child support
 - ii. NCP known to be an independent contractor for IT
 - iii. CSO ran a Credit Bureau check on NCP to locate accounts
 1. Multiple credit cards—nothing remarkable
 2. Jared (the “Galleria of Jewelers”) line of credit \$10,000
 3. Lease for a 2014 BMW SUV with monthly payments of about \$1,700
 - iv. Jared account
 1. Dates and amounts of purchases
 2. Payment history led to bank accounts
 - v. BMW lease application contained business information about NCP
 1. NCP’s claimed annual income, with name of business and title
 2. Payment history led to bank accounts
 - vi. Provided the State of California with banking account histories, BMW lease information, and Jared account information to support its child support order
 - vii. Contempt finding in Minnesota—27-FA-13-4053

VI. Sample Documents—see Exhibits

- a. Bank/Finance Company contact information
- b. Vehicle loan/lease subpoena, cover letter, and Notice to Obligor
- c. Lease subpoena, cover letter, and Notice to Obligor
- d. Mortgage subpoena, cover letter, and Notice to Obligor
- e. Bank subpoena, cover letter, and Notice to Obligor