

I. Databases—Government Law Enforcement

- A. Bureau of Alcohol, Tobacco, and Firearms
- B. Drug Enforcement Administration
- C. Financial Crimes Enforcement Network (FinCEN)
- D. Internal Revenue Service
- E. INTERPOL
- F. National Crime Information Center (NCIC) (FBI System)
- G. National Law Enforcement Telecommunications System (NLETS)
- H. Treasury Enforcement Communications System (TECS II)
- I. U.S. Customs Service

II. Databases—Commercial

- A. Financial Data
- B. News Reports and Articles
- C. Legal
- D. Bibliographies
- E. Financial Ratios, Averages, and Norms

III. Public Records

- A. Bankruptcy Records (Federal Bankruptcy Court)
- B. Civil and Criminal Court Records (County and State Records)
- C. Divorce and Legal Separation Records (County Records)
- D. Judgment Index (County Records)
- E. Libraries
- F. Licensing Bureau (County and State Records)
- G. Probate and Death Records (County Records)
- H. Real Estate Records
- I. Secretary of State Records
- J. State Gaming Commission
- K. State Vital Statistics Bureau
- L. Trade Name Index (County Records)
- M. Uniform Commercial Code Index (County Records)

IV. Other Records

- A. Bank Examination Records
- B. Bureau of Public Debt
- C. Coast Guard
- D. Credit Card Companies
- E. Department of Defense
- F. Department of State
- G. Federal Aviation Administration (FAA)
- H. Federal Reserve System
- I. Financial Institutions—Other or Nontraditional
- J. Immigration and Naturalization Service
- K. Office of the Comptroller of Currency
- L. Parole and Probation Departments (Local, State, and Federal)
- M. Police Files (Local and State)
- N. Postal Service (Postal Inspection Service)
- O. Securities and Exchange Commission (SEC) Records
- P. Tax Files (Local, State, and Federal)
- Q. Telephone Company
- R. Trash Searches
- S. Utility Companies
- T. Veterans Administration

V. Banks and Financial Institutions

- A. The Right to Financial Privacy Act (What information can banks voluntarily provide?)
- B. Account Records (Open and Closed Accounts)
- C. Bank Checks
- D. Certificates of Deposit (CDs—Open and Closed)
- E. Correspondence (Between the Bank and Bank Regulators or Law Enforcement Officials)
- F. Credit Cards (Open or Closed)
- G. Criminal Referral Forms
- H. CTRs and CMIRs
- I. Customer Correspondence Files
- J. Exemption Lists
- K. Loan Records (Open and Closed Loans)

- L. Safe Deposit Box Records (Open and Closed)
- M. Security or Investment Custodian Accounts
- N. Teller Tapes
- O. Wire Transfers

VI. Securities and Commodities Brokerage Firms

- A. Account Statements
- B. Applications to Open Accounts
- C. Application to Open Margin Accounts
- D. Cash Management Account Statements
- E. Cash Received and Delivered Blotters
- F. Confirmation Slips
- G. Corporate Board Authorization Minutes or Partnership Resolutions
- H. CTRs and CMIRs
- I. Customer Correspondence Files
- J. Dividend Disbursing Agent Records
- K. Payment Receipts (Currency Receipts or Check or Wire Payment Receipts)
- L. Payment Receipts (Securities Transferred in Receipts)
- M. Security Depository Firm Records
- N. Securities Position Records
- O. Stock Certificates or Bonds
- P. Stock Delivery Reports
- Q. Stock Transfer Agent Records

VII. Net Worth

- A. $\text{Asset} - \text{Liabilities} = \text{Net Worth}$
- B. Net Worth Increases Over a Fixed Period (Normally One Year) Represent Income
- C. Expenditures (Payments Not Used to Buy Assets or Reduce Liabilities) Represents Additional Income During Any Given Period of Time
- D. $\text{Increase in Net Worth} + \text{Expenditures} = \text{Available Income}$
- E. Available Income Must Be Reduced by Legitimate Sources of Income in order to Prove Income from Unknown (or Illegal) Sources
- F. $\text{Available Income} - \text{Proven Legitimate Sources of Income} = \text{Income from Unknown (or Illegal) Sources}$
- G. Document Beginning Cash on Hand to Refute a Cash Hoard Defense
- H. Consider Using Net Worth

- I. Prove Net Worth with Evidence of Ownership of Assets and Liabilities, as a Given Set of Dates, as well as Evidence of Expenditures Between Dates
- J. Prove Beneficial Ownership of Assets Held by Others
- K. Prove Expenditures Made for Defendant by Others
- L. Prove Assets Held Over Several Net Worth Periods were Owned on Each Net Worth Date
- M. The Government's Expert Witness Keeps Track of which Items are Admitted into Evidence and Summarizes the Cases for the Court

VIII. Model Subpoena Language

- A. Financial Institution Records
- B. Corporate Records
- C. Credit Card Company Records
- D. Telephone Company Records
- E. Securities Firm Records

IX. Debriefing Informants

- A. Who are the Members of the Group?
- B. What are all the Criminal Enterprises of the Group?
- C. What are the Receipts of the Criminal Enterprises?
- D. What Front Companies are Used?
- E. What Records do the Companies or Principals Maintain?
- F. What Assets do the Subjects or their Companies Own?
- G. What are the Favorite Places of Entertainment?