

## **Inheritances & Money Laundering Scams**

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All types of advance-fee scams have one point in common – the targeted person is led to believe that he or she has a chance to attain something of very great personal value (financial reward, a romantic relationship, etc) in return for a small up-front monetary outlay.

In the early, typical version of the scam, the targeted person was led to believe that s/he would soon gain access to large sums of money upon payment of a small processing fee. The initial payment of a few hundred dollars, according to the scam artist, was all that was standing in the way of a large money transfer routed directly to the target's personal bank account. The money was usually presented as illegally obtained funds in need of laundering. The overseas embezzler simply needed a willing accomplice's American bank account to which to transfer the funds, and in exchange would reward the American handsomely.

Advance fee fraud - also called "419 fraud" after the specific section of Nigerian law describing this type of fraud – has mutated considerably over the years. Originally, fraud artists in Nigeria would send an unsolicited but official-looking business proposal on bank or company letterhead to an unsuspecting American's postal mailbox. Advance fee fraud scenarios are constantly evolving, and no longer originate just from Nigeria, but from countries around the globe. More recent scams have migrated from simple greed to the promise of love or a more rewarding professional life.

## **Long-Lost Inheritance – Windfall from a Deceased Relative**

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**The Setup:** A lawyer contacts an American citizen to inform him that one of his long-lost relatives has died overseas, often but not always in Nigeria. The relative allegedly was an oil industry worker who died in a car crash or had a heart attack. The deceased relative, according to the lawyer's message, has left a large amount of savings in a bank account which needs to be repatriated to the next-of-kin in the States. Apparently, all closely related family members are also deceased or untraceable – hence the unexpected contact with the long-lost relative.

**The Expected Payoff:** Since the American citizen victim is apparently the closest next-of-kin, he/she is entitled to take control of the one million or more U.S. Dollars that the deceased has left.

**The Catch:** The American citizen victim, to obtain the financial windfall, must first pay a money transfer fee of \$200 and the lawyer's fee of \$500 to \$1000.

**The Bottom Line:** This solicitation comes by letter or through e-mail in the form of long, detailed messages. Adding credibility, the scammers customize the solicitation, tailoring the surname of the mythical dead man to match that of the targeted American victim.

When the victim insists that he has never heard of such a relative, the scammer makes an interesting argument. He has allegedly tried unsuccessfully for several years to find a real next-of-kin, and is on the verge of giving up. The lawyer lets it slip that he is not concerned if the American he is corresponding with is actually related to the deceased person - he just wants to ship the money and obtain his fee.

Interestingly enough, when the scammer mentions that the late Mr. X was working for Y Oil Company, many of the victims have commented that they vaguely remember hearing about the said relative and that he was making an impressive salary with an oil company. In such cases, it is not clear whether the victim in fact had a relative working for an oil company, or whether it is simply the power of suggestion that causes victims to imagine facts that are not true. If the name used for the deceased is in fact that of a family member who was working abroad for an oil company, the victim is all the more convinced that the “lawyer” has access to the company’s official personnel records.

### **Laundering Crooked Money – The Original 419 Fraudulent Scam**

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**The Setup:** A corrupt government worker has embezzled millions of dollars from a company or government entity and needs help laundering the money. In order to avoid the local authorities, he needs to send it to an overseas bank account.

**The Payoff:** In return for his help, the American citizen will receive a cut of the money. The amount varies from scam to scam, but is usually anywhere from 10% to 50% of the ten to twenty-five million U.S. Dollars (or more) being laundered.

**The Financial Catch:** To avoid creating a paper trail, the Nigerian official cannot take care of the transactional aspects of the deal. He needs the American to make all the necessary arrangements. The practicalities involve a lawyer and some specialized bankers referred by the Nigerian official, all of whom incur costs. The American must pay the lawyer’s and bankers’ fees totaling several thousand U.S. Dollars before the transfer of funds can be completed.

**The Bottom Line:** This is the oldest and simplest form of the 419 scam. Most of the solicitations for assistance are initiated in a long, descriptive letter, often with many grammatical errors. The victim is targeted at random and there is little personalization in the solicitation message. In fact, there is no multi-million dollar account; the scammers keep requesting fees from the victim until he realizes he has been scammed. Some victims have lost tens of thousands of U.S. Dollars of their own or borrowed funds. A new variation on the scheme does away with the lawyer fees, favoring a uniquely post-September 11th approach. In this scenario, the money transfer is allegedly being held up by the Nigerian “Anti-Terrorist Enforcement Agency” pending certification that funds will not be used for terrorist purposes. The fee for the supposed Anti-Terrorist Certificate is \$4,000.

**To check on a business's legitimacy, contact the Nigeria Desk Officer at the International Trade Administration, Room 3317, Dept. of Commerce, Washington, DC 20230. (Tel: 1-800-USA-TRADE or 202-482-5149, fax: 202-482-5198).**

**Example A: Message from "Long-Lost Inheritance" scammer to potential victim (names are abbreviated)**

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I am Barrister F.A., a solicitor at law. I am the personal attorney to Late Mr. J.K., a national of your country, who was a contractor with Shell Development Company in Nigeria. Hereinafter shall be referred to as my client. On the 21st of April 1998, my client, his wife and their three children were involved in a car accident along Sagbama expressway. All occupants of the vehicle died on the spot. Ever since then I have made several enquiries to your embassy to locate any of my clients extended relatives this has also proved unsuccessful. After these several unsuccessful attempts, I decided to track his last name over the Internet, to locate any member of his family hence I contacted you.

My client left a lot (of) money in banks here as well as bought many other valuable properties worth millions of dollars. I have contacted you to repatriate his money and properties before they get confiscated or the bank accounts declared unserviceable.

I have all documents to this deposit and property all I require is your assistance to relocate especially his huge deposits. Your soonest response is anticipated.

Best regards,  
F.A. (Esq.)

**Example B: Inquiry received by the U.S. Consulate in Lagos, Nigeria from a victim of an Inheritance Scam victim:**

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I have been told by Standard Trust Int'l Bank PLC's Director of Foreign Operations that my brother died of a heart attack in April of this year. He had a very large deposit in his bank account, but did not leave any telephone numbers or emergency contacts up until they found me. I do have a brother working over in Nigeria in the Oil Industry and I haven't heard from him in a long time.

The bank and he advised me that to get the paperwork done I should contact one of their attorneys to get my brother's certificate of deposit put in my name. They gave me until the 18th to get this done.

The attorney needs a Western Union transfer from me for \$4200.00 before he could proceed. Can I send the money to you so that you can send it to this attorney?

For more information, please visit [Resources for Victims of International Financial Scams](#).

**Example C: Letter used by "Long-Lost Inheritance" Scammer to entice victim to pay \$4,000 before receiving large inheritance**

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|   | <b>NATIONAL ANTI-TERRORIST ENFORCEMENT AGENCY</b><br>ANTI-TERRORIST HOUSE, WUSE ZONE 11,<br>GARKI-ABUJA. |  |
| Our Ref: ANTI/TERR/001-2005  | Your Ref:  | Date: 8/03/2005  |
| Head of Administrative Dept.<br>Anti-Terrorist Enforcement Agency<br>Lagos-Nigeria   |  |  |
| <b>ORIGINAL COPY</b>   |  |  |
| FOR THE ATTENTION OF: MR. DAVID FELDERMAN  |  |  |
| Dear Sir,  |  |  |
| <b>IMMEDIATE STOP<br/>IN REFERENCE</b>   | <b>DAVID FELDERMAN</b>   | <b>US\$16,400,000.00</b>   |
| <p>It has come to the notice of the authority of the Anti-Terrorist Enforcement Agency<br/>Monitoring Network, that the Pay-Master General of the Federation has effected<br/>of US\$16,400,000.00 (Sixteen Million, Four Hundred Thousand United States Dollars Only) in your<br/>favour.</p> <p>The said transfer, after due investigation was to be carried out on 7th March, 2005 contrary to Article 102,<br/>Section 38, Sub-Section IV of the 1995 Financial and Allied Matters 20 guiding illegal money laundering.</p> <p>With full apology to the governing board of Pay-Master General of the Federation we wish to remind<br/>you of the consequences of remitting such huge sum of money outside the country without complying fully<br/>with provisions of the Financial Regulations Provisions of Decree 1 of 1995 which stipulates that an amount<br/>of such magnitude should carry "Anti-Terrorist Certificate" which will duly guarantee and cover the<br/>money as being legitimately acquired.</p> <p>By virtue of the power conferred on us, in our capacity as the accredited agency in Nigeria solely responsible<br/>for issuing the "Anti-Terrorist Certificate" for such huge amount, we therefore wish to clarify to Pay-<br/>Master General of the Federation that the beneficiary of the said fund must be advised to seek appropriate<br/>advise "Anti-Terrorist Certificate" before remittance of the said sum is effected.</p> <p>To this regards, we have already instructed the management of Pay-Master General of the Federation<br/>to stop with immediate effect the Payment of the above stated sum. The fee for the Drug/Anti-Terrorist<br/>Certificate has been calculated to be US\$4,000.00 (Four Thousand United States Dollars Only) as<br/>provided by the International Financial Regulation. Failure for the beneficiary (MR. DAVID FELDERMAN)<br/>to abide by these regulations and provide this Certificate within seven (7) working days, the remittance of<br/>the fund must be indefinitely stopped with immediate effect.</p> <p>Please note that this Agreement is in accordance with the United States of American Government and the<br/>United Nations as regards the September 11th Terrorist Attack.</p> <p>Yours faithfully,</p> |  |  |
|   | <b>STOP ORDER</b>  | <b>DISPATCHED</b>  |
| ALH. BELLO LAFIAJI<br>For: Chairman NDLEA  | CC: THE PRESIDENCY   | CC: FEDERAL MINISTRY OF FINANCE (FMF)  |
|  | CC: FEDERAL MINISTRY EXTERNAL AFFAIRS  | CC: PAY-MASTER GENERAL OF THE FEDERATION   |

**Example D: Letter used by “Long-Lost Inheritance” Scammer to convince victim of next of kin status**



**ACCESS BANK OF NIGERIA PLC**

Stock Exchange Building  
Lagos Nigeria.

Tel. 234- 1 -4341174 ,Fax: 234-1-8835051  
E- mail: ldept\_abn@mail2banker.com

Our Ref..... **ABN/NIG-45-03** .....

Your Ref:.....

The Director  
Remittance Office,  
Exchange Building  
Lagos Nigeria.

**RE: PROCESSING OF YOUR INHERITANCE**

Dear Sir/Madam

I received your File from the Account Manager **Mrs. Charity Chinenemere** and a Letter of Claim Attach to it for the Claim of your Inheritance left Behind by your late Relative.

After my verification on your File and the Application Letter attached to it with the Information of the Decease and the Documents Presented For the Claim. Your Name was **Approved** as the Next of Kin to the Decease for the release of your Inheritance.

Meanwhile, for the processing and release of your Inheritance, you are to provide this office with the following.

1. Death Certificate of the Deceased
2. Affidavit of True Next of Kin, from Abuja Federal High Court of Justice
3. US\$520.00 processing fee

You are required to Send the \$520 through Western Union money Transfer with the Following Information Below.

**NAME : MR. EMEKA OKAFOR (MY SECRETARY)**  
**ADDRESS : WESTERN UNION MONEY TRANSFER ,LAGOS NIGERIA.**

Send me the text question, answer and control number of the money sent. Immediately, I receive the processing fees and requested documents i will furnish you with the payment analysis.

Yours faithfully,  
  


**DR. BELLO OLUCHUKWU**  
Director, Remittance Dept. (ABN)