

## **Ex-cop arrested in forgery - Prosecutors allege the former Detroit police officer used a forged document to obtain an \$80,000 loan.**

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Author: The Detroit News ; Norman Sinclair

DETROIT -- In their two years of ferreting out crooked schemes involving mortgages or home ownership, investigators for the Wayne County deed fraud task force have never seen a scam as bold, or possibly as dumb, as this one.

A former Detroit police officer who was fired in June 2006 obtained an \$80,000 mortgage two months later using a document with the forged signature of Wayne County Clerk Cathy Garrett to verify that he was still employed by the Police Department.

**D'Clarence Reynolds**, 27, passed the bogus document off on loan officials at the Long Beach Mortgage company, who granted him the \$80,000 loan to buy a home in the 7300 block of Warwick on the city's west side.

"It's hard to believe that anyone, particularly a former police officer, would forge the name of a county official and not think it would raise a red flag," said Sheriff Warren Evans.

"While it is highly uncommon for a public official's name to be misused in this way, this case clearly demonstrates the extent to which some people will go to steal someone else's property or money."

After **Reynolds** closed on the home mortgage company officials noticed some inconsistencies with the documents and contacted Garrett's office.

Garrett said she never signed the paperwork, didn't know **Reynolds** and wouldn't be involved in verifying a Detroit city worker's employment.

She turned the matter over to the deed task force -- four deputies, two assistant Wayne County prosecutors, and staff from the Register of Deeds that was created in 2005 to investigate home and mortgage fraud.

Deputies arrested **Reynolds** on Monday in Highland Park, where he was working as a part-time firefighter. He was arraigned Tuesday in 36th District Court in Detroit on charges of uttering and publishing, forgery and obtaining money under false pretenses over \$20,000, punishable by up to 14 years in prison. **Reynolds** was released on \$15,000 personal bond and a preliminary examination was set for Nov. 13.

Wayne County Prosecutor Kym L. Worthy reminded residents to diligently inspect all such documents.

"The vigilance of a mortgage company official exposed this crime," she said.

Since 2005 the task force working out of the Register's Office has initiated more than 350 investigations with a 100 percent conviction rate on the dozens of suspects arrested in that time, officials said.

Caption: **Reynolds**

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