



December 31, 2025

To:

Fort Myers Police Depart – Detective Division

From:

Michael Contorno, BMLCAM, PI

President – Board of Directors

Windsor West Condominium Association, Inc.

Re: Windsor West Condominium Association, Inc. Check Fraud

On December 9, 2025, I was notified by Kimberly Rutherford, Treasurer of the Windsor-West Condominium Association, regarding a check in the amount of \$2,500.00 that was in the process of clearing the Association's bank account. The check was made payable to an individual identified as *Grayson Marshall*, a name unknown to me and for which I had no knowledge of any authorized payment.

Upon review of the check image provided by the bank, it was evident that the check was not issued, authorized, or signed by me. Further examination revealed a second unauthorized check in the amount of \$1,100.00. This check was computer-generated, did not originate from my personal checkbook, was not issued by the Association's accounting firm, and was not printed on approved check stock. Neither I nor any authorized signer approved this transaction.

Immediately upon discovery, we notified our banker at American Momentum Bank. The \$2,500.00 check was successfully stopped and funds recovered prior to settlement. However, the \$1,100.00 check had already cleared via mobile deposit into an account at Suncoast Credit Union. Recovery efforts for those funds are ongoing.

The \$2,500.00 check is of particular concern because it appears to have been created using information directly from my personal checkbook, raising serious concerns about unauthorized access to my personal financial instruments. At no time have I authorized any individual to access or use my personal checks, nor have I shared check images or banking credentials with any unauthorized party.

WINDSOR WEST CONDOMINIUM ASSOCIATION, INC.

+1 (239) 771-8464
Info@WindsorWestFL.com

3706 Broadway #42 (Office)
Fort Myers, Florida 33901-8115

www.WindsorWestFL.com



WINDSOR WEST CONDOMINIUM
ASSOCIATION, INC.

All unauthorized checks were deposited through mobile methods. We believe electronic identifiers such as IP addresses, device information, or mobile deposit metadata may assist in identifying the responsible party.

Copies of recent bank statements and legitimate checks bearing my signature are included for verification purposes. Due to the nature of these transactions and the increasing prevalence of check fraud, the Windsor West Condominium Association respectfully requests that this matter be investigated. We are concerned that the individual responsible may have access to Association or personal financial information and may be located within or connected to the community.

I am available to provide any additional documentation or information required to assist in this investigation.

Respectfully,

Michael Contorno, BM, LCAM, PI
PRESIDENT - BOARD OF DIRECTORS
LCAM LICENSE NUMBER: CAM61003
P.I. LICENSE NUMBER: CC3300419

WINDSOR WEST CONDOMINIUM ASSOCIATION, INC.

+1 (239) 788-3857 (Cell)
President@WindsorWestFL.com

3706 Broadway #42 (Office)
Fort Myers, Florida 33901-8115

www.WindsorWestFL.com

12/31/2025 11:22 AM

Windsor West Condominium Association, Inc - Operating Account

XXXXXX1278

THIS DOCUMENT HAS A COLORED BACKGROUND AND MICROPRINTING ON THE REVERSE SIDE WHICH INCLUDES AN ARTIFICIAL WATERMARK

WINDSOR WEST CONDOMINIUM ASS. AMERICAN MOMENTUM BANK

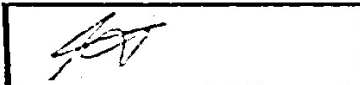
12374 KENWOOD LANE STE 25 00001670
 FORT MYERS FL 33901

DATE: Nov 25, 2025

Amount : One Thousand One Hundred and 00/100*****

Pay To : DAJAH MALCOM \$ **1,100.00
 485 Mellview Avenue Southwest
 Atlanta, GA 30310

KEYD :



AUTHORIZED SIGNATURE

⑈00001670⑈ ⑆063116025⑆ 718000021278⑈

FEDERAL RESERVE BOARD OF GOVERNORS REG. EC
 THE OFFICE OF THE ATTORNEY GENERAL
 STATE OF FLORIDA
 DEPARTMENT OF REVENUE
 TALLAHASSEE, FLORIDA 32310-0001

SUNCOAST MOBILE
 DEPOSIT ONLY
 For Mobile deposit

Amount: \$-1,100.00

Statement Description: Check(Regular Inclearings)

Check Number: 1670

Posted Date: 12/2/2025

Type: Debit

Status: Posted

Subject: RE: Fraudulent Check Documentation BLANK
Date: Tuesday, December 30, 2025 at 5:04:55 PM Eastern Standard Time
From: Scott J. Beatty
To: Michael Contorno, BM, LCAM, PI
CC: Tarrah Sweeney, Kim Rutherford
Category: 3. FYI
Attachments: image001.jpg, image003.jpg

Here you go...

Message from our Fraud Department:

A restriction has been placed on account xxxxxxxxx1278 and the checks listed below will be returned as a late return item. We will work with the Suncoast Bank to retrieve the funds; however, the process can take **a minimum of 60** days and there is no guarantee. Along with the new account and Affidavit of Forgery, we will also need to collect the Agreement to Pay over Form with a list of all outstanding check and ACH (both credits and debits). **The form will remain on file for the 60 days, at which time, the account will be closed (02/09/2026.)**

- Check 1670 - \$1100.00 FBOD- SunCoast Bank - Late
- Check 1677 - \$2500.00 FBOD – JP Morgan – Client will receive credit
-

Please see the following check list to assist your clients Fraud Transition and Mark your calendar, to follow up with the client during the transition period at 30,45 and 60 days.

- The client should be encouraged to file a police report. – (Texas Clients should complete the CANS Sworn Statement Form.)
- Completed Affidavit is required for any check returned after the first 24 hours. (Failure to obtain and complete the affidavit in a timely manner may result in a loss of funds to AMB and or to your Client.)
- Agreement to Pay-Over Form is required for all restricted accounts; the form must be completed and all approved items listed. Any items not on the form may result in returns, keep in mind the form will Expire in 60 days.
- All ACH's must be moved to the new account with in the 60-day allotted time.
- Account must be closed no later than 60 days.
- **Lastly- Please be sure the client is aware; no checks should be written from the compromised/fraud account effective today.**

Let us know if you have any questions or need more information.

Thanks,
Scott

Scott J. Beatty Vice President / Association Banking Relationship	Tel. (239) 653-7388 Toll Free. (866) 530-2265
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American Momentum Bank

One Momentum Blvd.
College Station, TX 77845
866-530-2265

Assoc Condo Activity Statement

**Windsor West Condominium
Association Inc**

Operating Account
c/o Spires and Associates
12374 Kenwood Lane Ste 25
Fort Myers FL 33907

Customer Number: WAD6131

Account Number: XXXXXXXXXXXXXXX1278

Interest Rate: 0.000000 %

Previous Statement Balance: \$100,000.00

Average Balance: \$36,907.19

Overdraft Limit: \$0.00

Date Range: 12/1/2025-12/31/2025

Date	Check #	Tran Code	Description	Amount	Balance
12/02/2025		741	Shadow Transfer from DDA Shadow Transfer from DDA Acct No. 718000032113-D	\$9,947.50	\$109,947.50
12/02/2025	1660	18	Check	(\$8,847.50)	\$101,100.00
12/02/2025	1670	18	Check	(\$1,100.00)	\$100,000.00
12/05/2025		163	ACH Credit TRANSFER STRIPE CCD ST-L1P9R0K0A7M5	\$130.35	\$100,130.35
12/05/2025		741	Shadow Transfer from DDA Shadow Transfer from DDA Acct No. 718000032113-D	\$57,049.38	\$157,179.73
12/05/2025	1663	18	Check	(\$57,179.73)	\$100,000.00
12/08/2025		741	Shadow Transfer from DDA Shadow Transfer from DDA Acct No. 718000032113-D	\$9,774.00	\$109,774.00
12/08/2025		183	ACH Debit PAYMENT SBA EIDL LOAN CCD 0000	(\$7,274.00)	\$102,500.00
12/08/2025	1677	18	Check	(\$2,500.00)	\$100,000.00
12/09/2025		741	Shadow Transfer from DDA Shadow Transfer from DDA Acct No. 718000032113-D	\$100,707.55	\$200,707.55
12/10/2025	1677	10	Deposit RTN Fraud CK 1677 Windsor West	\$2,500.00	\$203,207.55
12/10/2025		9	ACH Debit CABLE SVCS COMCAST CORP CCD 1704672	(\$707.55)	\$202,500.00
12/10/2025		11	Check		\$102,500.00

This temporary statement from American Momentum Bank is not a formal statement of your account.
These items will be reflected again on your regularly scheduled statement.

			(\$100,000.00)	
12/15/2025	11	Transfer old OP to new OP Check		\$0.00
			(\$102,500.00)	
12/19/2025	163	Transfer bal oldOP to newOP ACH Credit TRANSFER STRIPE CCD	\$130.35	\$130.35
12/26/2025	163	ST-M7I7D7O2X6L0 ACH Credit TRANSFER STRIPE CCD	\$130.35	\$260.70
12/31/2025	980	ST-M0C9G9A4I4D5 Memo Debit UNPOSTED DEBIT	(\$260.70)	\$260.70

This temporary statement from American Momentum Bank is not a formal statement of your account.
These items will be reflected again on your regularly scheduled statement.

WINDSOR WEST CONDOMINIUM ASS. AMERICAN MOMENTUM BANK 00001670
 12374 KENWOOD LANE STE 25
 FORT MYERS FL 33901 DATE: Nov 25, 2025

Amount : One Thousand One Hundred and 00/100****
 Pay To : DAJAH MALCOM \$ **1,100.00
 485, Mellview Avenue Southwest
 Atlanta, GA 30310

00001670* 063116025: 718000021278*

Check: 1670 Amount: \$1,100.00 Date: 12/2/2025
 Run: 1000, Batch: 1, Seq: 114, PC: 18, Source: C21-Fed

STINGCAST MOBILE
 For Mobile deposit

120120251619000308670 >026002794<

Check: 1670 Amount: \$1,100.00 Date: 12/2/2025
 Run: 1000, Batch: 1, Seq: 114, PC: 18, Source: C21-Fed

WINDSOR WEST CONDOMINIUM ASSOCIATION 1660
 OPERATING ACCOUNT 63-1602-631
 C/O SPIRES AND ASSOCIATES
 12374 KENWOOD LANE STE 25
 FORT MYERS, FL 33901 DATE: Dec 1st 2025

Pay to the Order of: Hamilton Mikes, PA \$ 8,847.50
 Eight Thousand Eight Hundred and Forty Seven Dollars

AMERICAN MOMENTUM BANK
 For: Kc Attorney Fees

063116025: 718000021278*01660

Check: 1660 Amount: \$8,847.50 Date: 12/2/2025
 Run: 1027, Batch: 1, Seq: 65, PC: 18, Source: C21-Fed

120120251619000308670 >026002794<

Check: 1660 Amount: \$8,847.50 Date: 12/2/2025
 Run: 1027, Batch: 1, Seq: 65, PC: 18, Source: C21-Fed

WINDSOR WEST CONDOMINIUM ASSOCIATION 1663
 OPERATING ACCOUNT 63-1602-631
 C/O SPIRES AND ASSOCIATES
 12374 KENWOOD LANE STE 25
 FORT MYERS, FL 33901 DATE: Dec 2nd 2025

Pay to the Order of: Best Family Company \$ 57,179.73
 Fifty Seven Thousand, One Hundred and Seventy Nine Dollars

AMERICAN MOMENTUM BANK
 For: Completion of 2025

063116025: 718000021278*01663

Check: 1663 Amount: \$57,179.73 Date: 12/5/2025
 Run: 1000, Batch: 1, Seq: 85, PC: 18, Source: C21-Fed

For Deposit Only - JPMC

120120251619000308670 >026002794<

Check: 1663 Amount: \$57,179.73 Date: 12/5/2025
 Run: 1000, Batch: 1, Seq: 85, PC: 18, Source: C21-Fed

WINDSOR WEST CONDOMINIUM ASSOCIATION 1677
 OPERATING ACCOUNT 63-1602-631
 C/O SPIRES AND ASSOCIATES
 12374 KENWOOD LANE STE 25
 FORT MYERS, FL 33901 DATE: 12-2-2025

Pay to the Order of: Grayson Marshall \$ 2,500.00
 Two Thousand Five Hundred Dollars

AMERICAN MOMENTUM BANK
 For: Pre Fund Payment

063116025: 718000021278*01677

Check: 1677 Amount: \$2,500.00 Date: 12/8/2025
 Run: 1000, Batch: 2, Seq: 184, PC: 18, Source: C21-Fed

For Deposit Only - JPMC

120120251619000308670 >026002794<

For Mobile deposit
 Grayson Marshall

Check: 1677 Amount: \$2,500.00 Date: 12/8/2025
 Run: 1000, Batch: 2, Seq: 184, PC: 18, Source: C21-Fed



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CD



Detective >

iMessage

Wed, Jan 21 at 1:02 PM

This is Detective Carpenter with FMPD. I have been assigned the fraudulent checks case for the Windsor West condominiums.

Can you call me when you get a chance, I just want to confirm some information before I issue subpoenas to the various banks involved in this case

I forgot to confirm, you do wish to pursue criminal charges against the suspect who committed these fraudulent transactions?



Yes absolutely

Delivered