

Written Testimony in Support of SF 4274

Intro:

My name is Joanna Meyer and I live in Howard Lake, MN.

Summary:

To summarize what I am about to discuss today, in November 2023 I began receiving physical mail for two different Limited Liability Companies (LLCs) that had my home address listed as their company address. After googling each company name, I learned that both were recently filed Minnesota Limited-Liability Companies (Domestic) where the company filing status was Active and the registered agent on file for each company was located at my address.

After speaking with the MN Secretary of State's Office and the MN Attorney General's Office, and obtaining copies of each company filing, it did not appear that there were administrative errors with the company filing status, but instead both companies appeared to be created fraudulently.

Both company filings left the 'registered office and agent' field blank, the email addresses were different for each and did not appear logical / looked like a spam type email. For one of the companies, the phone number provided also started with an out-of-state area code (California). I later learned that the 'organizer' name listed for both companies was the name of someone who had previously owned my home 13 years ago. Was someone trying to commit identity theft against him? Nothing about these company filings made sense to me.

After speaking with several state and local agencies, to my knowledge there are currently no procedures in place in MN that can fix this issue, i.e., allow homeowners to have their home address removed from these type of fraudulent company filings. As a taxpayer, the fact that this cannot be corrected is very concerning to me. I still continue to receive mail for both of these companies today. Sometimes it is just advertising or marketing material, but other times it does appear more important in nature (credit card applications, what appears to be official mail from the state).

In terms of how I have been impacted by this issue, I lost two 8-hour days' worth of time and energy trying to track down this issue / contact the correct authorities for remediation. This was time lost for myself, but also unfortunately lost productivity for state employees who needed to assist me through this issue.

Since there is more and more identity theft today, this issue also cost me piece of mind. I feel that I've had to be very vigilant ever since. I have spent additional time and energy ensuring that I watch for any financial (banking and credit card) red flags and that my credit reporting is accurate.

And finally, my husband is a small business owner, in business with his father, and I wanted to make sure this did not impede their legitimate company or cause any reputational damage.

Details:

As referenced above, back in November 2023, I started noticing that I was receiving mail in my mailbox that was not addressed to me or my husband. The first few times this happened I put a post-it note on the letter for my mailman advising 'does not live at this address, return to sender'. But after it happened a few times, I started to get more puzzled.

On 11/14/23, I completed the following steps to fully report this issue:

1. Spoke with Shayla Rutledge at the MN Secretary of State's office on 11/14/23
2. Shayla confirmed the company "Richard Hanlon LLC" was filed with the State of Minnesota on 8/18/23 using my address
3. Shayla provided me with the company filing information, email address, and phone number (none of which are familiar to me)
4. **Shayla advised me there has been an uptick in this type of fraud, they only handle the administrative aspect**, i.e. giving me the company filing information; advised me to speak to the MN Attorney General's Office to further address this matter
5. Spoke to a supervisor (did not write down her name) at the MN Attorney General's Office on 11/14/23; she advised that the Secretary of State's office should not be directing callers to their office regarding these types of issues
6. Advised I could file a consumer complaint but it would just be used for administrative purposes to track the volume of these issues, **also noted that there has been an uptick in this type of fraud – advised it needs to be handled legislatively and they were working on having a bill brought up during the next legislative session, asked for the name of the bill – stated there was no name as of yet**. Directed me back to the Secretary of State's office. I proceeded to file a consumer complaint.
7. Spoke with Chandelle Hinton at the MN Secretary of State's office on 11/14/23. She advised that the MN Attorney General's Office should not be directing callers to them, as they are the ones who should handle these matters. **Advised they don't record ownership for LLCs so there's nothing currently they can do to stop this type of fraud**. Noted I could pay a \$35 filing fee to amend the company and change their address, but I noted this would not be possible as I do not know what the company's actual address should be, this is fraud. She stated she could not advise me what I should change the address to.
8. Spoke with the postmaster (Lisa) at my local post office on 11/14/23. She started an inquiry on my behalf with an Investigative Support Analyst from the US Postal Inspection Service (Gregory Johnson). She also advised she would refuse service if another piece of mail with that name was attempted to be sent to my address. Asked if I should speak with the police, advised I could but they would likely direct me back to the post office.
9. Spoke with my local police department (Dave) on 11/14/23. They started a case file on my behalf. Based on the filing information I provided, they discovered that the Organizer Name tied to the filing "Christopher Richard" is someone that lived at my address 18 years ago. Advised

they would call the phone number tied to the filing and see if anyone answered and call me if they had any new information to provide.

10. Contacted congressman Joe McDonald's office as there didn't seem to be any other recourse to have this issue reported. Wanted to bring the issue to their attention if they weren't already aware. Thought something might be in the works since the MN Attorney General's Office stated a bill was being worked upon to have their brought up legislatively.
11. Spoke with the Wright County Recorder's Office to ensure that the property title for my home remained in my name. I was advised that yes, the property is still listed in my name and because I have a torrens title an LLC could not be added to the title. I also learned that if I had an abstract title, someone could add an LLC to the title without my knowledge (which was concerning in general to learn).
12. Began monitoring my credit reporting more closely via Credit Karma (credit karma monitors two of the three credit reporting bureaus) and opened an additional credit monitoring account with Experian (third credit reporting bureau).

On 11/27/23, I completed the following steps to report the 2nd instance of this issue:

Received mail from U.S. Bank addressed to "Hallmark Richard LLC" with my address. Was able to Goggle and see that this LLC was started on 10/8/23 and lists my address.

1. Called the Investigative Support Analyst from the US Postal Inspection Service directly. He had me email him a picture of the barcode from the letter. Also dropped off the letter to the postmaster at my local post office and they are going to coordinate together further.
2. Stopped by the police station and spoke with Dave. He scanned in all the associated documents I had printed out and added them to my case file.
3. Spoke with Shayla Rutledge at the MN Secretary of State's office on 11/27/23, she remembered me.
4. Shayla confirmed the company "Hallmark Richard LLC" was filed with the State of Minnesota on 10/8/23 using my address
5. Shayla provided me with the company filing information, email address, and phone number (none of which are familiar to me or the same as the previous company)
6. Shayla advised me there has been an uptick in this type of fraud, they only handle the administrative aspect, i.e. giving me the company filing information; apologized and reiterated I need to speak to the MN Attorney General's Office. Asked for the name of the individual who directly me back to them previously but stated I wasn't sure just that it was a supervisor.
7. Spoke with Paul at the at the MN Attorney General's Office on 11/27/23; advised of pretty much the same information.

1. Secretary of State's office should not be directing callers to their office regarding these types of issues
2. Advised I could file a consumer complaint (would be tied back to the initial complaint) but reiterated it would just be used for administrative purposes to track the volume of these issues,

Thank you very much for allowing me to provide my testimony today regarding this matter.

Joanna Meyer

