

= Matthew Cox =

Matthew Bevan Cox (born July 2 , 1969) , commonly known as Matthew Cox , also sometimes known as Matthew B. Cox and Matt Cox , is an American felon and con man who has been convicted of conspiracy and grand theft . Cox , also an aspiring author , wrote an unpublished manuscript entitled The Associates in which the main character traveled the country committing mortgage fraud similarly as Cox later did .

Cox falsified documents to make it appear that he owned properties , and then fraudulently obtained several mortgages on them for five to six times their actual worth . He acquired millions of dollars this way ; estimates report the amount at between US \$ 5 and \$ 25 million . Cox 's first conviction occurred in 2002 when he was sentenced to probation for mortgage fraud . He was then fired from the mortgage broker position he held in a Tampa , Florida area firm . He began his life as a dedicated criminal in central Florida after that offense , before fleeing the area when his activities were discovered . His crime spree continued across the southern US , eventually landing him on the Secret Service 's Most Wanted list . He was aided by several female accomplices , some of whom are in prison or have served time there for their participation in his fraudulent mortgage practices . Cox was arrested on November 16 , 2006 . Indicted on 42 counts , and facing prison sentences of up to 400 years , he plea bargained his sentence down to a maximum of 54 years on April 11 , 2007 and was sentenced to 26 years on November 17 . He is currently in a low @-@ security prison in Florida . His story is well chronicled and has been featured on Dateline NBC , CNBC 's American Greed , in Fortune magazine , Bloomberg BusinessWeek , Playboy magazine and many other media outlets .

= = Early life = =

Born in Florida , Cox struggled in school due to severe dyslexia . His teachers advised him to get a job in which he worked with his hands , so he studied sculpture at the University of South Florida , and majored in Art . Rather than follow art , Cox took a job as an insurance agent after college , but his income disappointed him , and he sought out different , more high @-@ paying work .

= = Adult life = =

= = = Tampa , Florida = = =

Cox left his job as an insurance agent to work as a mortgage broker for a local company . While there he developed a reputation for unscrupulousness , which was heightened by his authorship of an unpublished 317 @-@ page manuscript entitled The Associates . The novel 's protagonist , written as a similar copy of himself , travels the country committing mortgage fraud . Cox told co @-@ workers about the book , and elaborated its details to them . " He sent it to a lot of people to see if they thought it worked " said a former co @-@ worker . After being fired from the company when he was convicted of mortgage fraud in 2002 , Cox faked a good credit history , and used that to buy dozens of homes and properties . In one instance he used the social security number of a toddler , and all of his documents ? references , bank letters , rent receipts , W @-@ 2s from nonexistent employees ? were counterfeit . He used his skills as an artist to decorate the properties with elaborate art deco @-@ style murals . Several of his future girlfriends said that his painting talents were part of his allure , though St. Petersburg Times said that his works were merely copies of murals by Tamara de Lempicka . Cox charmed Alison Arnold , a young local married woman , into believing he could give her a wealthy and luxurious life . While courting Arnold she said he took her to crime films such as The Italian Job and Catch Me if You Can ? which he reportedly adored and watched several times ? and began to detail his criminal plans to her .

Cox often filed fraudulent mortgage documents , and in several cases was able to mortgage properties for five to six times their actual worth . In this practice , known as " shotgunning " in the

real estate community , Cox either himself forged or had accomplices attain inflated appraisals to increase the value of the mortgages . One of his accomplices was a detention officer , who acquired 14 properties worth nearly \$ 600 @,@ 000 , while making \$ 35 @,@ 568 a year in his job . Cox took advantage of the Hillsborough County school district by selling it a property for much more than its appraised value , and arranged financing on a \$ 90 @,@ 000 house for local politician Janet Cruz . He recorded that sale for \$ 233 @,@ 000 , and hired Cruz to do some rezoning research . Cruz claims she was unaware he inflated the sale price , and that she was never paid for her research . When a female accomplice rented a house in Pinellas County as part of Cox 's schemes , then faked ownership of the property , the owner found out about the fraud . A title company manager had become suspicious of a loan Cox 's accomplice was applying for on the home and called the property 's real owner . The Clearwater Police department was contacted , and they began an investigation .

Cox and Arnold grew apart and eventually Cox began courting another woman . Rebecca Hauck , a divorced mother , moved to Tampa after falling into debt and declaring Bankruptcy in Las Vegas . She had already committed criminal offenses before meeting Cox ; Hauck was fired from a job in Las Vegas for forging her employer 's name on checks that she used to pay her debts . They met through an online dating service . She , unlike Arnold , was willing to leave her son . After finding out that a local newspaper , the St. Petersburg Times , was investigating him , Cox and Hauck fled town . Two days later , on December 14 , 2003 , a story entitled " Dubious housing deals line avenue " arrived on newsstands .

The story detailed Urban Equities Inc. an investment company started by Cox . His ex @-@ wife Keyla Burgos , who is mother to his son , was one of the two shareholders . Despite her involvement in the purchase or sale of 58 properties in six years , she claimed that her and the other remaining shareholder were " incapable of operating or managing Urban Equity " , so the company was put into receivership . His partners claimed to be unaware of Cox 's dealings , and they were financially ruined by the collapse of the company .

= = = Crime spree across the southern states = = =

Cox travelled to Atlanta , Georgia , where he and Hauck settled . He became a fugitive when he failed to report to his probation officers . During this period , he traveled to Mobile , Alabama , and using the identity of a former co @-@ worker , acquired credit cards and the credit needed to rent a home . After filing false documents that indicated he owned the house , Cox took out mortgages on the property for several hundred thousand dollars . He took out one mortgage under the name of The Simpsons character " C. Montgomery Burns " . Cox acquired several more properties , then the couple moved to the Tallahassee , Florida area .

Authorities in the Atlanta area discovered Cox 's activities , and eventually his identity . On August 6 , 2004 , police issued arrest warrants for conspiracy , stolen identification documents , mail and wire fraud , money laundering and social security number fraud . News broadcasts showed photos of Cox and Hauck and requested that viewers provide any information pertaining to their whereabouts . By spring 2005 , the couple had eluded authorities for eighteen months , using dozens of identities , including ones stolen from former co @-@ workers and acquaintances . Cox also stole identities from the homeless by posing as a survey ? taking Red Cross worker to acquire their social security numbers . At this point , due to remorse and anxiety , Arnold called the FBI and confessed . She was sentenced to two years in prison for numerous offenses , including conspiracy to commit bank fraud and identity theft . Arnold was also ordered to pay \$ 300 @,@ 000 dollars in restitution to her victims . Shortly thereafter , Cox filed multiple mortgages on two houses for \$ 886 @,@ 318 in Columbia , South Carolina in less than a week . An abstractor noticed this , and a fraud alert was issued on one of Cox 's money laundering bank accounts . He was arrested when he returned to the bank to make a transaction , but he told authorities his name was Gary Lee Sullivan , one of about thirty aliases Cox had at the time , and because Sullivan had no open warrants the police released him . Shortly afterwards , Cox and Hauck moved to Houston , but they separated and she remained there in hiding under an assumed name . A year later the Secret Service found Hauck and arrested

her . Convicted on numerous counts , Hauck was sentenced to six years in prison , and five years of supervised release . In May 2006 , after being on the run from authorities for two and a half years , Cox was placed on the Secret Service 's Most Wanted List .

= = = Nashville , Tennessee = = =

The week that Hauck was sentenced to prison , Cox was living in Nashville , Tennessee under the name Joseph Carter . He was dating a single mother , Amanda Gardner , who was unaware of his criminal past , and posing as the owner of a home restoration business . He told her he was from a wealthy family , and his silver 2005 Infiniti and " fashionably decorated bungalow " seemed to confirm this . Cox used a falsified passport to travel to Europe on a cruise of the Greek Isles with Gardner , a new friend Brian Williamson , and Williamson 's wife . He did not spend much time in Italy or Greece due to his intense fear of Interpol . He was reported by Gardner 's 60 @-@ year @-@ old babysitter , Patsy Taylor . She became suspicious of Cox , so she researched him online , where she discovered his identity . Taylor was put in contact with the attorney of Rebecca Hauck by a St. Petersburg Times reporter . Hauck 's family paid Taylor for Cox 's address , as this information could be used to reduce Hauck 's sentence . He temporarily escaped capture due to a chance series of events . Cox and his girlfriend 's home was burglarized , and he temporarily moved himself and Gardner to a hotel . On November 16 , 2006 , Cox was arrested by a half dozen Secret Service agents ? who had been pursuing him for over two years ? when he and Gardener returned from the hotel . He had been building Williamson a house via his fake identity and credit history , but , fortunately for his friend , he was arrested before Williamson could give him a down payment . Hauck 's sentence was later reduced from 70 to 42 months as a result of her assistance in Cox 's capture .

= = = Prison = = =

Cox faced 42 counts of fraud , in addition to felony charges for fleeing while on probation from a previous conviction . Facing potential prison sentences of over 400 years , he negotiated a plea bargain agreement that gave him a maximum of 54 years , and a \$ 2 million fine . On November 16 , federal judge Timothy C. Batten , Sr. sentenced Cox to 26 years in prison . He also ordered Cox to pay \$ 5 @. @ 97 million in restitution . He will not be eligible for release until 2029 .

Depending on the source , estimates of the amount of money Cox fraudulently obtained vary from \$ 5 million , to over \$ 15 million , to more than \$ 25 million . He is believed to have fraudulently mortgaged more than 100 properties . Cox is serving a 26 @-@ year sentence at the Federal Correctional Institution (FCI) , a low @-@ security facility in Coleman , Florida . He was ordered to pay \$ 5 @. @ 97 million in restitution , and testify against his co @-@ conspirators . Although as of 2010 , the United States Attorney 's office has not brought charges against any of his 13 Tampa area cohorts , even though Assistant U.S. Attorney Robert A. Mosakowski informed a judge in 2005 that he planned to bring charges against up to 13 accomplices .

While in prison , Cox mailed several letters to the St. Petersburg Times in 2008 in which he accused politician Kevin White of taking bribes from him during Cox 's criminal career . He claims he made payoffs to White , who was then a Tampa City Council candidate , in 2002 and 2003 . Cox said White told him he could not receive the money directly , so he should have his friends each donate \$ 500 and then reimburse them . Records and statements from those who donated show that Cox did in fact make numerous contributions to White 's campaign , and reimbursed others who did so as well . White , he claims , agreed to vote to rezone vacant properties in Tampa and Ybor City . When Cox was first arrested the FBI talked to him about White , who they were also investigating , and he told them the same information . He claimed to have paid him \$ 7 @, @ 000 in cash in addition to the recorded contributions he arranged . When White and a fellow City Council member were told Cox 's contributions might have been illegal in 2004 , his colleague told the police , while White kept silent . White has denied that he knew these contributions were reimbursed , and called Cox 's accusations " the jailhouse ramblings of a reputed con man . " White said he

befriended Cox when he came to believe the con man was interested in revitalizing Tampa Heights . Cox fled the Tampa area before White cast any rezoning votes , so there is no voting record which could help confirm the validity of his accusations .

= = Unpublished novel = =

Authorities were amazed by the similarities between Cox 's actual crimes and the manuscript , which they found several years before Cox was arrested . The fictional character is 5 ft 7 in (170 cm) , has brown hair and blue eyes . Cox is 5 ft 6 in (168 cm) , has brown hair and green eyes . Both the fictional character and Cox drove a silver Audi TT , illegally acquired Tampa real estate worth \$ 2 @. @ 7 million , were alumni of the University of South Florida , had an intense fear of Interpol , and formerly worked as insurance seller .

In the novel , the protagonist and a female accomplice rent a home like the one Cox and Hauck rented in Atlanta . The character then opens accounts at several banks in the area so that he can use them for money laundering purposes , which Cox did . Then , Cox , like the character in the manuscript , forged a document , claiming that the mortgage on the home ? which he did not even own ? was paid off . The character in the manuscript then contacted lenders , and told them he owned the property outright . Cox is in prison for this same crime .