

05/08/06

I was assigned this case for follow-up investigation. The complainant, Anne Ridings, is a court appointed guardian for the victim, Helen Woichowski. Ms. Ridings reported on 5/3/06 that Ms. Woichowski's financial assets, to include, savings accounts, checking accounts, certificate of deposits, and a residence at 4164 Palau Dr had been seized and squandered by Ms. Woichowski's granddaughter, Dana Guarascio.

05/09/06

I contacted Ms. Ridings. She advised that Dana Guarascio had effectively ruined Ms. Woichowski financially. There was no cash in any of Ms. Woichowski's accounts and the residence had been refinanced three times since 4/11/03. Ms. Ridings advised that Ms. Woichowski was in no physical danger as she was currently residing in a nursing home and that Dana no longer had Power of Attorney or any control over Ms. Woichowski.

We scheduled a meeting around mutual vacations.

06/28/06

Ms. Ridings and Erika Dine, the court appointed attorney for Ms. Woichowski, met with me at NCIB. They provided time lines regarding Dana Guarascio's entry into Ms. Woichowski's life. Ms. Dine provided me with a Notice of Revocation of Durable Power of Attorney that had been served on Dana on or about 3/7/06. Ms. Ridings provided me with two checks, one dated 4/4/06 and one dated 4/5/06, showing Dana had forged Ms. Woichowski's signature on them in order to get cash. These checks represent a small fraction of the checks which Dana has written since 2000 on Ms. Woichowski's account. That account had been receiving, by direct deposit, Ms. Woichowski's Social Security and retirement funds each month. Ms. Ridings was able to show that Dana would write checks on that account as soon as that money was deposited. By doing so, Dana left the account with minimal balances which could not cover the various mortgage payments which were also set up to be automatically deducted. Thus, the residence was placed into foreclosure.

Ms. Dine provided me with information regarding the refinances of the residence. Ms. Woichowski purchased the residence on 7/7/1999. The residence was valued at the time for \$122,000. She paid \$75,000 in cash and arranged for a \$47,000 mortgage. Dana Guarascio, her husband and son moved into the residence in early 2000. On 4/3/2000 the residence is re-titled in the name of "Family Trust of Helen and Dana Woichowski." Also on that date, Dana revoked a Power of Attorney from Crystal Beauchemin and established her own Power of Attorney over Ms. Woichowski.

**COPY FOR
DISCOVERY**

On 4/11/2003 the residence is refinanced for \$100,000 through Novastar Mortgage.

On 4/15/2004 the residence is refinanced for \$124,000 through Chase Manhattan Mortgage.

On 12/07/2004 the residence is refinanced for 147,200 through Encore Credit Corporation.

The residence is foreclosed on 2/28/2006.

The residence is abandoned and all contents are unaccounted for.

In November of 2005 Ms. Woichowski suffered a stroke, was hospitalized, and then sent to Kensington Manor ACLF for rehabilitation. It is there that her current status was brought to the attention of DCF and Ms. Ridings with Lutheran Services. At the time of her admittance, Ms. Woichowski's sole possessions included four (4) outfits, 1 pair of slippers, and 1 pair of underwear.

On 5/9/2006 the residence was sold for \$250,000. Lutheran Services sued for the closing monies, \$72,828. That money is now in escrow. As it stands, Helen Woichowski is entitled to only half of that money with the rest going to Dana.

On 7/7/1999 Ms. Woichowski's had \$122,000 residence with a \$47,000 mortgage. She was earning a cash flow of \$1457 per month. She had a checking account, savings account, and certificate of deposit. The residence was fully furnished with a typical life time collection of pictures, clothes, furniture, and bric-a-brac. Ms. Woichowski's entire net worth has been reduced to \$36,414. She is currently in debt as of 4/30/06 to the nursing facility HCR for \$5413, Florida Power and Light past bill \$903, Water and Sewage to Sarasota County \$433, Verizon Cell Phone bill \$600, and a past lien on a vehicle for \$16,000.

07/17/06

I interviewed Dana Guarascio at NCIB. Post Miranda, and in a video taped interview, she admitted that her grandmother is her sole source of income. She admitted to selling her grandmother's possessions. She admitted to the various refinances that have occurred. Dana had no explanation for where all the money went. She had no explanation for how she turned her grandmother's fiscal security into a debt. Dana denied having any money.

**COPY FOR
DISCOVERY**

Given the above facts I filed a Warrant/Capias for exploitation of the elderly against Dana Woichowski.

This case will be closed with a Warrant/Capias.

**COPY FOR
DISCOVERY**