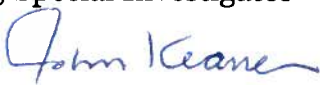


POLICE AND FIRE PENSION FUND

MEMORANDUM

Date: 12-8-15
To: J. J. Thurne, Special Investigator – State Attorney
From: John Keane 
Re: Fraud against the Police and Fire Pension Fund – Section 175.195 FS

Good morning.

I have attached the transcribed notes from a meeting held on October 16, 2015 with **Christopher John Clayton Gray** and members of the Staff of the Police and Fire Pension Fund.

Deborah Gray was the surviving spouse of a Jacksonville Fire Fighter receiving benefits. Upon her death, her Social Security benefits ceased, however, Mr. Gray failed to inform this office of the death of his mother, causing the continuation of pension benefit payments to be made into her checking account. Mr. Gray fraudulently withdrew funds that had been deposited into the account of his late mother, Deborah Gray by the Police and Fire Pension Fund.

Prior to the fraud being discovered, Mr. Gray withdrew \$19,198.82 from the account of his mother.

The Pension Board has directed we bring this case to the attention of your office.

Thank you for your assistance.

Attachment

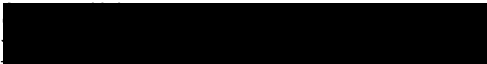
October 16, 2015

RE: Deborah Gray
Passed away on October 7, 2012

Meeting with her son, Christopher Gray, at the Police and Fire Pension Fund Office, One W. Adams St., Suite 100, Jax., FL 32202 on October 16, 2015.

Attending meeting: John Keane, Chuck Hayes, Devin Carter, and Debbie Manning
Christopher Gray

Her son - Christopher John Clayton Gray
Date of Birth: 10/30/1987


Address: Timuqana Rd., Jax., FL 32244

****He is currently living at the Sulzbacher Center****

Bank foreclosed on house, he was evicted from the house in Oct, 2014

Car were repossessed.

He provided us with a copy of the death certificate. Name on certificate shows: **DEBRA A. GRAY**

He owes the Pension Fund \$19,198.82. John advised we didn't cut off pension because we didn't receive any notification that she died. Money continued to be deposited into the account at Wells Fargo. Christopher took that money out of the account for a year. He thought the pension was good for a year based on what his Mother said. He said he really didn't know.

He knew Social Security stopped being deposited.

He said his Mother told him at the hospital when she signed her last affidavit that it was good for a year. He did what she said. He didn't have a mailbox to receive the affidavit after her death.

John said when the affidavit wasn't signed and returned in 2013, we tried to contact Deborah Gray. We located and reached out to John Gray, a relative, and he said he didn't know anything however, he did try to contact her and found out she had passed away (see prior notes in the file).

Christopher said he is not working. Only side jobs where they pay him with cash only. He may work 1 or 2 days, then go for weeks without working. He donates plasma to get money. He can work but can't find a job. He hasn't worked since Ryan's Steak House (10 yrs. ago?) The Sulzbacher Center is trying to work with him on a resume.

We need a report from Christopher by November 16th stating how he is going to pay this money back to the Pension Fund. No money is available at Wells Fargo according to Christopher.