

# Learn From a Victim of Nigerian Scammers Who Died Penniless Last Week

For most readers, this week's column will be interesting and disturbing, but other readers might know someone who could learn from it. It's a long, sad story of a "client" of mine who could not be dissuaded from sending \$700 or more every month for well over a decade — maybe two decades — to a scammer in Nigeria, convinced that he had a multi-million dollar inheritance coming to him.

This man, whom we'll call Jeffrey, died last week of cancer in a Jeffco nursing home with no family or friends. The nursing home personnel calculated that he had sent about \$200,000 to the scammers over 20 years.

I had known Jeffrey for four or five years. He walked past our office every day on his way to and from the public library, where he would use the free computers to check his email and correspond with his scammers. Homeless, he did not own a computer.

Jeffrey came to me because he wanted to see the multi-million-dollar properties he found online. I had Jeffrey sign a buyer agency agreement solely to keep him from bothering listing agents, although he kept doing so. Every now and then I'd receive a call from the listing agent for such a property because Jeffrey had said I was his buyer's agent. The listing agent wanted to know if Jeffrey was for real, and I'd have to explain that he believed he was inheriting \$23 million from Nigeria.

Early on, I convinced Jeffrey to accompany me to the District Attorney's office, where two assistant DAs who specialize in cyber crime tried unsuccessfully to convince him that he was being scammed. Every time that they or I (or anyone) tried to convince him that he was being scammed, he'd acknowledge there are Nigerian scammers but insist that "this is the real deal."

How did the scammers hook him, and why did he believe this was "the real deal"? Jeffrey's birth father had abandoned his family, and Jeffrey was adopted by his step-father. The story which hooked him was that his birth father died a millionaire in Nigeria and wanted to show his love by leaving Jeffrey his fortune.

He was convinced that \$23 million was coming to him, but each week his scammer, a "lawyer" named "Mark Davidson," came up with yet another story about another fee or expense — which the scammers blamed on the Patriot Act or Homeland Security — that had to be paid. They knew his monthly Social Security income was \$800+, and he'd wire most of it to Nigeria.

Jeffrey would occasionally forward one of the scammer's emails to me as an update. The fact that "Mark Davidson" wrote very poor English was one of countless red flags that Jeffrey chose to ignore.

Occasionally the next fee or expense would be over \$1,000, but the scammer's wife, "Sharon," was kind enough to cover the difference, so Jeffrey would

go ahead and wire his \$700.

The stories and excuses were amazing. At one time a "bullion truck" with Jeffrey's cash was at DIA but had been "impounded" by customs pending payment of another \$700 fee. Another time, the truck was held up and one of the guards was murdered. Jeffrey was asked to contribute \$700 to his funeral expenses.

In addition to me, Jeffrey acquired another friend, Ken, at a local senior facility (where Jeffrey was fed), a retired man who was able to work even closer with Jeffrey, trying for the last couple years of his life to get him to stop sending money to the scammers. It was this friend who called me last week to inform me that Jeffrey had died in the nursing home.

Because he was sending most of his Social Security income to Nigeria, Jeffrey was homeless, without a car, cell phone or any other possessions for the last decade or two of his life. He slept in abandoned cars and under bridges while searching online for the multi-million dollar mansion or ranch that he would buy when his money was finally transferred to his credit union. He also shopped for expensive RVs.

Hopefully the credit union — or whichever institution was executing his wire transfers to Nigeria — also tried to convince him that he was being scammed, but they were obviously as unsuccessful as Ken and I were.

By the time he died, Jeffrey believed that he had over \$200 million coming to him from Nigeria, if only the government would stop throwing up obstacles to the transfer. There must have been a dozen times when the transfers — in \$10,000 increments, "required by law" — were supposed to begin the very next day or week, but of course they never did.

I asked the District Attorney's office if anything could be done, and the answer, sadly, was "no." That was because Jeffrey was not a danger to himself or others, did not have other signs of mental illness (although it's not clear that would have made a difference), and the scammers were not in the United States. Ken told me the Jeffco Sheriff's Office also got involved, but neither they nor the DA could prevent Jeffrey from continuing to wire money to Nigeria.

Jeffrey's story was a sad one, but let it be a lesson to others. If you or someone you know is sending money abroad because of some "inheritance" or "windfall," you or they are probably being scammed. Don't let yourself — or that person you know — die homeless and penniless like Jeffrey. Share his story.

REAL ESTATE TODAY



By JIM SMITH, Realtor®

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**Jim Smith**

Broker/Owner

**Golden Real Estate, Inc.**

DIRECT: 303-525-1851

EMAIL: [Jim@GoldenRealEstate.com](mailto:Jim@GoldenRealEstate.com)

17695 South Golden Road, Golden 80401



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