IN THE CIRCUIT COURT OF THE TWELFTH JUDICIAL CIRCUIT

IN AND FOR MANATEE COUNTY, FLORIDA

STATE OF FLORIDA	*	CLERK'S NUMBER:
	*	
VS.	*	MSO CASE NUMBER: 2026-001353
	*	
Yucmercy Espinosa Obregon	*	S.A.O. NUMBER:

AFFIDAVIT IN SUPPORT OF ARREST WARRANT

Before me, a **JUDGE** of the **CIRCUIT COURT**, in and for Manatee County, Florida, **DETECTIVE Rachael Fossaceca,** a duly sworn officer of the **MANATEE COUNTY SHERIFF'S OFFICE,** personally or by sworn attestment says that during the time-frame of 10/17/2025 – 02/15/2026 in the aforesaid county, one Yucmercy Espinosa Obregon, did unlawfully commit:

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Count 1 – Criminal Use of Personal Identification Information (20 or More Persons; < 30 Persons), contrary to Florida Statutes, section FSS 817.568 (2)(c): in such case made and provided and against the peace and dignity of the State of Florida.

Count 2 – Money Laundering (Over $300, Less Than $20,000), contrary to Florida Statutes, section FSS 896.101 (5)(a): in such case made and provided and against the peace and dignity of the State of Florida.

Count 3 – Scheme to Defraud (Less Than $20,000), contrary to Florida Statutes, section FSS 817.034 (4)(a)(3): in such case made and provided and against the peace and dignity of the State of Florida.

To Wit;

On 12/12/2025 the Manatee County Sheriff's Office was notified by a Pastor serving at Harvest United Methodist Church that their church had been experiencing a significant decrease in mail received by the church within the past few months. Several of their parishioners began inquiring if the church had received their monthly tithe checks, which the church had not. Several parishioners then discovered that their tithe checks they had mailed to the church had been stolen and deposited into numerous suspects accounts.

This initial investigation (initially documented under MCSO Case 2025-025414) then ignited a large-scale investigation that resulted in the identification of over twenty suspects, all of Cuban descent residing in the Tampa Bay area, depositing stolen church parishioners tithe checks from over different seventeen churches located in Manatee County during the approximate time-span of September 2025 through May 2026. This large-scale investigation is being consolidated under MCSO Case 2026-001353. The Modus Operandi of these suspects involved the suspects depositing the ***unaltered*** parishioners checks into the suspects' personally-owned bank accounts. The majority of the check deposits were done via mobile-deposit, which is a preferred method of check deposit by fraudsters as it reduces contact with bank staff that may raise suspicions or question the validity of the suspects' actions. This well-organized scheme to defraud allowed the crimes to go virtually undetected as the church parishioners believed that their churches were receiving their tithe checks, while the churches were virtually unaware that they were having checks endorsed to the churches stolen. Several church

parishioners give tithes to their churches via scheduled monthly automatic payments sent from their banks (ex: automatic bill-pay). The churches do not question parishioners if they do not receive a monthly tithe/donation (they may think their parishioners may not have the funds to give a tithe that month).

The Defendant- Yucmercy Espinosa Obregon was identified as one of the active participants via the following investigation conducted by your Affiant.

[redacted]

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The following churches located in Manatee County were also identified as victims of the Scheme to Defraud:

1- North River Church
2- St. Frances Cabrini Church
3- Bayside Community Church
4- Faith Lutheran Church
5- Evangel Baptist Church
6- Peace Presbyterian Church
7- Christ Presbyterian Church
8- Risen Savior Lutheran Church
9- St. Mary Magdalene Church

On 01/22/2026, Victim 21 – [redacted] contacted the Manatee County Sheriff's Office to report that he was a victim of check fraud. The victim reported that on 01/21/2026 he discovered that four checks he had authorized his bank to send to North River Church for tithes had been intercepted and deposited into unknown suspect account(s). North River Church is located in Manatee County. Numerous other victims (parishioners at North River Church) came forward to report that they were also victims.

[redacted] provided your Affiant with the copies of the stolen checks. Your Affiant viewed the copy of Mr. [redacted] JP Morgan Chase check [redacted] in the amount of $50.00 payable to "North River Church"; dated 10/20/2025. The back of the check contained the signature "Yucmercy". Using investigative resources, your Affiant determined that the bank of first deposit for this check was Fifth Third Bank. It should be noted that the other three checks were investigated by your Affiant and were all determined to have been deposited into three separate suspect bank accounts- criminal charges for those suspects will be forthcoming.

On 01/30/2026 Victim 1 – [redacted] contacted your Affiant to report that his check had also been intercepted and deposited into a suspect's account. He advised he banks with Truist Bank and had authorized a check for $657.00 be sent via bill pay to North River Church on 11/21/2025. He heard from his fellow parish members about the check fraud and discovered that he was also affected after a review of his banking documents.

[redacted] provided your Affiant with the copy of the stolen check. Your Affiant viewed the check and took note that the Truist Bank check [redacted] in the amount of $657.00 was endorsed to "North River Church" and dated 11/21/2025. The back of the check contained the signature "Yucmercy Espinosa" and bank stamp: "For Deposit Only - JPMC", which indicated that JP Morgan Chase Bank was the bank of first deposit.

Your Affiant subpoenaed both Fifth Third Bank and JP Morgan Chase Bank regarding the suspect accounts and received their respective fulfillments outlined below.

The JP Morgan Chase Bank fulfillment revealed that the Victim 1- [redacted] Truist Bank check [redacted] in the amount of $657.00 payable to "**North River Church**" was mobile-deposited into the JP Morgan Chase Checking account #[redacted] on 11/24/2025, which is owned by SOLE account owner:

Yucmercy Espinosa Obregon

[redacted]

Your Affiant reviewed the bank statements from this account [redacted] within the date range: 10/08/2025 – 01/27/2026 and determined that this account is well-established. The account was opened 10/08/2025; contained normal every-day debit card purchases concentrated around Tampa, FL. This account also appears to be used for committing fraud and also for leisure purposes as it is only used for NUMEROUS stolen check mobile deposits, ATM cash withdrawals, Zelle transactions and retail purchases (TJ Maxx, Burlington, etc.).

Your Affiant viewed evidence of this Defendant's association with other church check theft suspects via Zelle transfers to and from: Luis Sanchez and Lisaida Gonzalez (additional suspects in this large-scale investigation-criminal charges for them will be forthcoming). Your Affiant also took note that this account also transfers money to and from a Fifth Third Bank account linked to "Yucmercy Espinsoa Obregon", which was later confirmed to be the Defendant's sole-owned personal Fifth Third Bank account [redacted]

Your Affiant had requested copies of all checks deposited into this account [redacted] within the date range: 10/08/2025 – 01/27/2026, which was **significant** as there was an excess of **55** deposited checks had been endorsed to churches (or church services). Several of these checks appeared to be auto-bill pay checks printed and mailed to churches from the victims' banks.

While reviewing these checks, your Affiant observed the mobile-deposited check from Victim 1 and also identified the following additional Manatee County victims (includes out of county victims who sent checks to in-county churches). Your Affiant also noted that several of these mobile-check deposits are followed by the transference of funds to another account via Zelle to "Yucmercy Obregon". Based on your Affiant's training and experience, Fraud suspects commonly transfer stolen funds into other bank accounts in order to conceal their nefarious activity. Your Affiant observed a pattern involving the Defendant- Yucmercy Espinosa Obregon mobile-depositing several stolen church checks (some victims from Manatee County, while other victims were from other FL counties) into one of her sole-owned personal bank accounts, then either withdrawing the stolen funds via ATM or transferring the stolen funds to another sole-owned personal bank account owned by the Defendant.

On 10/17/2025 the Victim 2- [redacted] Wells Fargo check [redacted] in the amount of $20.00 endorsed to "**St. Francis Cabrini Church**" was mobile-deposited into this account.

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On 11/12/2025 the Victim 10- [redacted] UMB check [redacted] in the amount of $100.00 payable to "**Faith Lutheran Church**" was mobile-deposited into this account. $600.00 is withdrawn from the account on this same day via ATM.

On 11/13/2025 the victim- **National Christian Foundation of Tampa Bay's** Synovus check [redacted] in the amount of $300.00 payable to "**North River Church**" was mobile-deposited into this account. This victim is located in Tampa, FL.

On 11/17/2025 the Victim 8- [redacted] Fifth Third Bank check [redacted] in the amount of $200.00; payable to "**Faith Lutheran Church**"; was mobile-deposited into this account (this victim also had additional checks stolen). $600.00 is withdrawn from the account on this same day via ATM.

On 11/24/2025 the Victim 1- [redacted] Truist Bank check [redacted] in the amount of $657.00 payable to "**North River Church**" was mobile-deposited into this account. This deposit is then immediately followed by a $800.00 Zelle transfer to the Defendant's- Yucmercy Espinosa Obregon sole-owned personal Fifth Third Bank account [redacted] on 11/25/2025.

On 11/28/2025 the Victim 3- [redacted] Wells Fargo check [redacted] in the amount of $200.00 endorsed to "**St. Francis Cabrini Church**" was mobile-deposited into this account.

On 12/03/2025 the Victim- [redacted] Wells Fargo check [redacted] in the amount of $200.00; payable to "**Risen Savior Lutheran Church**"; was mobile-deposited into this account. This deposit is then immediately followed by a $110.00 Zelle transfer to the Defendant's- Yucmercy Espinosa Obregon sole-owned personal Fifth Third Bank account [redacted] on 12/04/2025.

On 12/08/2025 the Victim 9- [redacted] check [redacted] in the amount of $75.00; payable to "**Faith Lutheran Church**"; was mobile-deposited into this account.

On 12/15/2025 the Victim 9- [redacted] check [redacted] in the amount of $75.00; payable to "**Faith Lutheran Church**"; was mobile-deposited into this account. This deposit is then immediately followed by a $500.00 Zelle transfer to the Defendant's- Yucmercy Espinosa Obregon sole-owned personal Fifth Third Bank account [redacted] on 12/15/2025.

On 12/22/2025 the Victim 5- [redacted] Wells Fargo check [redacted] in the amount of $100.00; payable to "**Bayside Community Church**" was mobile-deposited into this account.

On 12/22/2025 the Victim 12- [redacted] BMO Bank check [redacted] in the amount of $100.00; payable to "**Bayside Community Church**" was mobile-deposited into this account. These deposits are then immediately followed by a $160.00 ATM withdrawal and a $150.00 Zelle transfer to the Defendant's- Yucmercy Espinosa Obregon sole-owned personal Fifth Third Bank account [redacted] the same day.

On 12/23/2025 the Victim 4- [redacted] Wells Fargo check [redacted] in the amount of $50.00; payable to "**Bayside Community Church**" was mobile-deposited into this account. This deposit is then immediately followed by a $150.00 Zelle transfer to the Defendant's- Yucmercy Espinosa Obregon sole-owned personal Fifth Third Bank account [redacted] the same day.

On 12/29/2025 the Victim 6- **Parrish Septic Services** Chase check [redacted] in the amount of $650.00; payable to "**Bayside Community Church**"; was mobile-deposited into this account.

On 12/30/2025 the Victim- **Faith Baptist Church of Pitkin Mission Fund Acct's** Sabine State Bank check [redacted] in the amount of $150.00; payable to "**Evangel Baptist Church**"; was mobile-deposited into this

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account. This victim is located in Pitkin, LA. $800.00 is withdrawn from the account on this same day via ATM.

On 12/31/2025 the Victim- **Shreveport Temple's** Progressive Bank check [redacted] in the amount of $100.00; payable to "**Evangel Baptist Church**"; was mobile-deposited into this account. This victim is located in Shreveport, LA. $400.00 is withdrawn from the account on this same day via ATM.

On 01/05/2026 the Victim 11- [redacted] Wells Fargo check [redacted] in the amount of $118.00; payable to "**Evangel Baptist Church**"; was mobile-deposited into this account. $800.00 is withdrawn from the account via ATM the next day.

On 01/07/2026 the Victim 13- [redacted] Truist check [redacted] in the amount of $150.00; payable to "**Peace Presbyterian Church**" was mobile-deposited into this account.

On 01/14/2026 the Victim 7- [redacted] Wells Fargo check [redacted] in the amount of $700.00; payable [redacted] "**Bayside Community Church**" was mobile-deposited into this account. This deposit is then immediately followed by an $800.00 ATM withdrawal and a $120.00 Zelle transfer to the Defendant's- Yucmercy Espinosa Obregon sole-owned personal Fifth Third Bank account [redacted] the same day.

On 01/20/2026 the Victim 9- [redacted] check [redacted] in the amount of $75.00; payable to "**Faith Lutheran Church**"; was mobile-deposited into this account.

Your Affiant viewed a total of **37** checks (it should be noted that these checks totaled **$5,023.88**) that were endorsed to be payable to or written from the following churches outside of Manatee County:

Church of the Advent of SW Ocala Inc
Sun City Christian Church (6 different checks)
Christs Church of Marion County
First Baptist Church Lake Alfr
Calvery Baptist Church
Christian Life Assembly of God
Celebration Church
Trinity Baptist Church (6 different checks)
Iglesia De Dios Pentecostal MI
Presbyterian Church in the Highlands
TBA Church
Crestview Baptist Church
St Andrews United Methodist Church
Scott Lake Baptist Church
Ocala West United Methodist Church (3 different checks)
First Christian Church
South Hills Church (2 different checks)
Christ Lutheran Church
Knights Baptist Church
First Church of God
Holy Faith Episcopal Church
Southwest Christian Church
Celebration Church
Welcome Baptist Church

Your Affiant searched D.A.V.I.D. using the Defendant's personal identifying information provided in the JP Morgan Chase Bank's signature card and was presented with the sole Florida driver's license record # [redacted]

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[redacted] for Yucmercy Espinosa Obregon. This record contained a color photograph of the Defendant- Yucmercy Espinosa Obregon as well as her vehicle information.

The JP Morgan Chase Bank fulfillment also provided JP Morgan Chase Bank ATM video surveillance regarding a total of 10 ATM transactions during the time-frame 12/11/2025 - 01/30/2026 made from the Defendant's Chase account [redacted]

All 10 surveillance videos recordings of the ATM transactions showed the same white female completing the transactions. Your Affiant immediately recognized this female to be the Defendant- Yucmercy Espinosa Obregon based on comparisons to her photograph present in her FL driver's license # [redacted] in D.A.V.I.D. According to her D.A.V.I.D. record, the Defendant- Yucmercy Espinosa Obregon owns a Toyota sedan bearing FL tag: [redacted] which is registered to her. She also has a white-colored four-door Hyundai bearing FL tag: [redacted] registered to both her and Luis Miguel Sanchez Santos, who is another suspect in this large-scale investigation into suspects stealing and depositing church parishioners' tithe checks into their personal bank accounts (criminal charges for Luis Miguel Sanchez Santos will be forthcoming). The Defendant- Yucmercy Espinosa Obregon was recorded utilizing her Toyota sedan bearing FL tag: [redacted] in half of the bank surveillance videos. The Defendant- Yucmercy Espinosa Obregon is recorded utilizing the white-colored four-door Hyundai bearing FL tag: [redacted] in the other half of the bank surveillance videos.

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The Fifth Third Bank fulfillment revealed that Victim 21- [redacted] JP Morgan Chase check [redacted] in the amount of $50.00 payable to "**North River Church**" was mobile-deposited into the Fifth Third Bank Checking account #[redacted] on 11/01/2025, which is owned by SOLE account owner:

Yucmercy Espinosa Obregon

[redacted]

Your Affiant reviewed the bank statements from this account [redacted] within the date range: 10/07/2025 – 07/07/2026 and determined that this account is well-established. The account was opened 10/07/2025; contained evidence of bill-pay and contained normal every-day debit card purchases concentrated around Tampa, FL. This account is primarily funded by mobile check deposits and Zelle payments. Funds are then immediately withdrawn via ATM withdrawals and debit purchases.

Your Affiant had requested copies of all checks deposited into this account [redacted] within the date range: 10/07/2025 – 07/07/2026, which was **significant** as there was an excess of **45** deposited checks had been endorsed to churches (or church services). Several of these checks appeared to be auto-bill pay checks printed and mailed from the victims' banks.

While reviewing these checks, your Affiant observed the mobile-deposited check from Victim 21 and also identified the following additional Manatee County victims (includes out of county victims who sent checks to in-county churches). Your Affiant also noted that several of these mobile-check deposits were followed by the transference of funds via Zelle to the Defendant's Chase account [redacted] large funds withdrawals via ATM. Based on your Affiant's training and experience, Fraud suspects commonly transfer stolen funds into other bank accounts in an attempt to conceal their nefarious activity.

On 10/23/2025 Victim 2- [redacted] Wells Fargo check [redacted] in the amount of $20.00 payable to "**St. Francis Cabrini Church**" was mobile-deposited into this account. This deposit is then immediately

followed by a $150.00 Zelle transfer to the Defendant's- Yucmercy Espinosa Obregon sole-owned personal JP Morgan Chase Bank account [redacted] on the same day.

On 11/01/2025 the Victim 21- [redacted] Chase check [redacted] in the amount of $50.00 payable to "**North River Church**" was mobile-deposited into this account. $280.00 is withdrawn from the account on 11/05/2025 via ATM.

On 11/11/2025 the Victim 10- [redacted] check [redacted] in the amount of $100.00 payable to "**Faith Lutheran Church**" was mobile-deposited into this account. $400.00 is withdrawn from the account on this next day via ATM.

On 11/23/2025 the Victim- [redacted] Truist check [redacted] in the amount of $75.00 payable to "**Parish Lutheran Church**" (note: this is an error on victim's bank- should read "Faith Lutheran Church") was mobile-deposited into this account. This victim is located in Sun City Center, FL

On 11/26/2025 the Victim 10- [redacted] check [redacted] in the amount of $100.00 payable to "**Faith Lutheran Church**" was mobile-deposited into this account.

On 11/28/2025 the Victim 14- [redacted] Wells Fargo check [redacted] in the amount of $100.00 payable to "**St. Francis Cabrini Church**" was mobile-deposited into this account.

On 12/01/2025 the Victim 20- **Ford Consulting (Owner-** [redacted] check [redacted] in the amount of $100.00 payable to "**Christ Presbyterian Church**" was mobile-deposited into this account. $400.00 is withdrawn from the account on this same day via ATM.

On 12/07/2025 the Victim 9- [redacted] check [redacted] $75.00 payable to "**Faith Lutheran Church**" was mobile-deposited into this account. This deposit is then immediately followed by a $215.00 Zelle transfer to the Defendant's- Yucmercy Espinosa Obregon sole-owned personal JP Morgan Chase Bank account [redacted] the next day.

On 12/16/2025 the Victim 10- [redacted] check [redacted] in the amount of $100.00 payable to "**Faith Lutheran Church**" was mobile-deposited into this account. $400.00 is withdrawn from the account on this same day via ATM.

On 12/20/2025 the Victim 17- [redacted] check [redacted] in the amount of $100.00 payable to "**Bayside Community Church**" was mobile-deposited into this account.

On 12/23/2025 the Victim- [redacted] check [redacted] $100.00 payable to "**St Mary Magdalene Episcopal Church**" was mobile-deposited into this account. This victim is located in Kingston, MA. $650.00 is withdrawn from the account on this same day via ATM.

On 12/28/2025 the Victim- [redacted] Bank of America check [redacted] in the amount of $100.00 payable to "**St. Francis Cabrini Church**" was mobile-deposited into this account. This victim is located in Trenton, NJ.

On 01/02/2026 the Victim 9- [redacted] check [redacted] in the amount of $75.00 payable to "**Faith Lutheran Church**" was mobile-deposited into this account. This deposit is then immediately followed by a $250.00 Zelle transfer to the Defendant's- Yucmercy Espinosa Obregon sole-owned personal JP Morgan Chase Bank account [redacted] the same day.

On 01/03/2026 the Victim 15- [redacted] Bank of America check [redacted] in the amount of $100.00 payable to "**St. Francis Cabrini Church**" was mobile-deposited into this account.

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On 01/05/2026 the Victim 16-[redacted] check [redacted] in the amount of $50.00 payable to "**Faith Lutheran Church**" was mobile-deposited into this account. This deposit is then immediately followed by a $70.00 Zelle transfer to the Defendant's- Yucmercy Espinosa Obregon sole-owned personal JP Morgan Chase Bank account [redacted] the same day.

On 01/07/2026 the Victim-[redacted] check [redacted] in the amount of $50.00 payable to "**St Mary Magdalene Episcopal Church**" was mobile-deposited into this account. This victim is located in Hanover, PA. This deposit is then immediately followed by a $300.00 Zelle transfer to the Defendant's- Yucmercy Espinosa Obregon sole-owned personal JP Morgan Chase Bank account [redacted] the same day.

On 01/13/2026 the Victim 18-[redacted] check [redacted] in the amount of $125.00 payable to "**Bayside Community Church**" was mobile-deposited into this account.

On 01/14/2026 the Victim 19-[redacted] check [redacted] in the amount of $106.00 payable to "**Bayside Community Church**" was mobile-deposited into this account. $400.00 is withdrawn from the account on this same day via ATM.

On 02/15/2026 the Victim 10-[redacted] check [redacted] in the amount of $100.00 payable to "**Faith Lutheran Church**" was mobile-deposited into this account.

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Your Affiant viewed a total of **25** checks (it should be noted that these checks totaled **$2,188.71**) that were endorsed to be payable to or written from the following churches/businesses outside of Manatee County:

Cremation Care Providers
Oxford Assembly of God
Christ Church Ocala x4
Calvary Baptist Church
Sun City Christian Center
Southwest Christian Church x2
Trinity Baptist Church x2
Scott Lake Baptist Church x3
Celebration Church
Ocala West United Methodist x2
Calvary Community Church
Congregational Church
Southhills Church
Harvester Community Church
Mt Zion Church
G5 Church, Inc.
Myrtle Lake Baptist

It is clear that the Defendant- Yucmercy Espinosa Obregon has committed scheme to defraud by targeting numerous churches based on the **egregious** amount of mobile check deposits of checks endorsed to churches over an extended period time using multiple of her personally-owned bank accounts.

Your Affiant confirmed that the victims did not know the Defendant- Yucmercy Espinosa Obregon. She is not employed by any of the churches located in Manatee County nor did any of the victims grant her permission to deposit their checks.

The totality of evidence obtained by your Affiant provides probable cause that the Defendant- Yucmercy Espinosa Obregon did violate the listed Florida State Statutes when she specifically **targeted** churches located within Manatee County to **systematically defraud** the churches by stealing their funds that churches rely on for

every-day operations. The Defendant- Yucmercy Espinosa Obregon knowingly exploited the fact that tithe/donation checks originate from church parishioners and are made payable to the churches. These checks are not in the same category as a payment on a financial obligation. This is an important distinction as when the Defendant deposits the check, there is never a financial institution that is owed money that later attempts to collect payment from the check originator. This enables the Defendant to continue to commit her nefarious activity undetected. Likewise, the churches do not demand/mandate any funding from their parishioners as any funding would be a voluntary tithe/donation. Churches would never question their parishioners regarding a decrease in giving tithes/donations. This unique parishioner-to-church payment system is commonly exploited by fraudsters for this very reason and is highly lucrative. The Defendant- Yucmercy Espinosa Obregon continued to engage in this scheme to defraud over a course of several months. Her ongoing deliberate course of action ultimately defrauded the churches located in Manatee County a total of **$5,646.00** (Count 3).

Additionally, the Defendant- Yucmercy Espinosa Obregon utilized multiple sole-owned personal bank accounts to **conceal her nefarious activity**. Your Affiant observed a pattern involving the Defendant- Yucmercy Espinosa Obregon mobile-depositing several stolen church checks (some victims from Manatee County, while other victims were from other FL counties) into one of her sole-owned personal bank accounts, then transferring the stolen funds to another sole-owned personal bank account owned by the Defendant.

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On 10/23/2025 the Defendant- Yucmercy Espinosa Obregon mobile-deposited the stolen check from Victim 2- [redacted] Wells Fargo check [redacted] in the amount of $20.00 payable to "St. Francis Cabrini Church, which was then immediately followed by a $150.00 Zelle transfer to the Defendant's sole-owned personal JP Morgan Chase Bank account [redacted] the same day. On 11/24/2025 the Defendant- Yucmercy Espinosa Obregon mobile-deposited the stolen check from Victim 1- [redacted] Truist Bank check [redacted] in the amount of $657.00 payable to "North River Church"). This deposit was then immediately followed by a $800.00 Zelle transfer to the Defendant's sole-owned personal Fifth Third Bank account [redacted] on 11/25/2025. On 12/03/2025 the Defendant- Yucmercy Espinosa Obregon mobile-deposited the stolen check from another Victim- [redacted] Wells Fargo check [redacted] in the amount of $200.00; payable to "Risen Savior Lutheran Church"). This deposit was then immediately followed by a $110.00 Zelle transfer to the Defendant's sole-owned personal Fifth Third Bank account [redacted] on 12/04/2025. The Defendant- Yucmercy Espinosa Obregon continued this **concealment and layering of her funds to disguise her illegal activity** using at least seven other church tithe checks from Manatee County victims. This movement of the stolen funds from one account to another for the purpose of concealment allowed the Defendant to conceal the funds she had knowledge of having been obtained via illegal activity and continue her scheme to defraud over the course of several months (Count 2).

[redacted]

uniquely assigned personal identification information encompassed by the checks without the victims' knowledge or consent (Count 1).

In reference to the charge of criminal use of personal identification information (Count 1), a business/corporation would be considered a person by state statute.

Per F.S.S. 1.01 (3) Definitions - The word "person" includes individuals, children, firms, associations, joint adventures, partnerships, estates, trusts, business trusts, syndicates, fiduciaries, corporations, and all other groups or combinations.

The Manatee County Sheriff's Office has incurred actual costs, as defined in F.S.S. 938.27 and 755.89 in the investigation and preparation for trial.

☐ Misdemeanor $100 or ☒ Felony (non-detailed) $200

☐ Because Defendant is required to register as a sexual offender under s.943.0435, she is not eligible for release on bail or surety bond until first appearance. Her bond amount should therefore be listed as "to be set at first appearance." See Section 903.046(2)(m), Fla.Stat.

☐ Because Defendant is required to register as a sexual predator under s.775.21, she is not eligible for release on bail or surety bond until first appearance. Her bond amount should therefore be listed as "to be set at first appearance." See Section 903.046(2)(m), Fla.Stat

The Defendant, Yucmercy Espinosa Obregon, did commit the above described offenses contrary to Florida Statutes in such case made and provided and against the peace and dignity of the State of Florida.

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Det. Rachael Fossaceca 1100901

AFFIANT Rachael Fossaceca

Sworn to and subscribed before me this 29th day of October 2026

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NOTARY PUBLIC, STATE OF FLORIDA (F.S.S.117.03)
LAW ENFORCEMENT OFFICER (F.S.S. 117.10)