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
	*	
Luis Miguel Sanchez Santos	*	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 10/14/2025 – 01/12/2026 in the aforesaid county, one Luis Miguel Sanchez Santos, did unlawfully commit:

Count 1 – Criminal Use of Personal Identification Information (Over 60 Years), contrary to Florida Statutes, section FSS 817.568 (6): in such case made and provided and against the peace and dignity of the State of Florida.

Count 2 – Criminal Use of Personal Identification Information (Over 60 Years), contrary to Florida Statutes, section FSS 817.568 (6): in such case made and provided and against the peace and dignity of the State of Florida.

Count 3 – Criminal Use of Personal Identification Information (Over 60 Years), contrary to Florida Statutes, section FSS 817.568 (6): in such case made and provided and against the peace and dignity of the State of Florida.

Count 4 – Criminal Use of Personal Identification Information, contrary to Florida Statutes, section FSS 817.568 (2)(a): in such case made and provided and against the peace and dignity of the State of Florida.

Count 5 – Criminal Use of Personal Identification Information, contrary to Florida Statutes, section FSS 817.568 (2)(a): in such case made and provided and against the peace and dignity of the State of Florida.

Count 6 – Criminal Use of Personal Identification Information, contrary to Florida Statutes, section FSS 817.568 (2)(a): in such case made and provided and against the peace and dignity of the State of Florida.

Count 7 – 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.

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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).

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The Defendant- Luis Miguel Sanchez Santos was identified as one of the active participants via the following investigation conducted by your Affiant.

Victim 1 (Criminal Use of PII)- [redacted] is aged 42 years old, is a resident of Manatee County, and is a parishioner at North River Church. North River Church is located in Manatee County.

Victim 2 (Criminal Use of PII)- [redacted] is aged 57 years old, is a resident of Manatee County, and is a parishioner at Christ Presbyterian Church. Christ Presbyterian Church is located in Manatee County.

Victim 3 (Criminal Use of PII Over 60 Years)- [redacted] is aged 64 years old (Note: her husband- [redacted] name was also on the check), is a resident of Manatee County, and is also a parishioner at Christ Presbyterian Church.

Victim 4 (Criminal Use of PII Over 60 Years)- [redacted] is aged 79 years old, is a resident of Manatee County, and is a parishioner at Evangel Baptist Church. Evangel Baptist Church is located in Manatee County.

Victim 5 (Criminal Use of PII)- [redacted] is aged 58 years old, is a resident of Manatee County, and is a parishioner at Bayside Community Church. Bayside Community Church is located in Manatee County.

Victim 6 (Criminal Use of PII Over 60 Years)- [redacted] is aged 84 years old, is a resident of Manatee County, and is a parishioner at West Coast Church. West Coast Church is located in Manatee County.

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

1- North River Church
2- Christ Presbyterian Church
3- Evangel Baptist Church
4- Bayside Community Church
5- West Coast Church

On 01/22/2026 Manatee County Sheriff's Office received a report regarding parishioners at North River Church (located in Manatee County) were discovering that their tithe/donation checks they had mailed to the church were never received by the church, but unknown suspect(s) had deposited the checks.

On 01/28/2026, Victim 1 – [redacted] contacted your Affiant after hearing that other North River parishioners were defrauded to report that she was also victim of check fraud. She advised that she authorized her bank to send her tithe/donation check for $700.00 to North River Church, but the church never received the check. She discovered that this check had been deposited into an unknown suspect account.

Ms. [redacted] provided your Affiant with the copy of the stolen check. Your Affiant viewed the check and took note that her Suncoast Credit Union check [redacted] in the amount of $700.00 was endorsed to "North River Church" and dated 10/27/2025. The back of the check contained the signature "Luis Sanchez" and the box for mobile deposit was checked. Ms. [redacted] advised your Affiant that according to her bank, the bank of first deposit for the stolen check was Wells Fargo Bank.

Your Affiant subpoenaed Wells Fargo Bank and received the fulfillment, which revealed that the Victim 1- [redacted] Suncoast Credit Union Check [redacted] in the amount of $700.00 payable to "**North River Church**" was mobile-deposited into Wells Fargo Bank account #[redacted] on 11/03/2025. This account is owned by SOLE account owner:

Luis M. Sanchez
[redacted]

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Your Affiant reviewed the bank statements from this account [redacted] within the date range: 08/08/2025 – 01/08/2026 and determined that this account is well-established. The account was opened 11/13/2021; contained evidence of bill pay (T-Mobile; utilities, Capital One, Affirm); contained normal every-day debit card purchases (gas stations; Autozone; retail stores; grocery stores; fast food) concentrated around Tampa, FL. This account is primarily funded by Hilltop Payroll (08/2025 - 12/2025) and mobile check deposits. Funds are then withdrawn via ATM withdrawals and debit purchases. This account also appears to be used for committing fraud as it contains NUMEROUS stolen church check mobile deposits.

Your Affiant viewed evidence of this Defendant's association with another check theft suspect via NUMEROUS Zelle transfers to and from: Yucmercy Espinsoa Obregon (suspect in this large-scale check theft investigation; criminal charges will be forthcoming for her as well).

Your Affiant had requested copies of all checks deposited into this account [redacted] within the date range: 08/08/2025 – 01/08/2026, which was **significant** as there was a total of **19** 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 1 [redacted] and also identified the following additional Manatee County victims:

On 10/14/2025 the Victim 6- [redacted] Wells Fargo check [redacted] in the amount of $1,000.00; payable to **"West Coast Church"** was mobile-deposited into this account.

On 11/03/2025 the Victim 1-[redacted] Suncoast Credit Union Check [redacted] in the amount of $700.00 payable to "**North River Church**" was mobile-deposited into this account.

On 11/24/2025 the Victim 3-[redacted] Wells Fargo check [redacted] in the amount of $940.00; payable to "**Christ Presbyterian Church**" was mobile-deposited into this account.

On 12/22/2025 the Victim 5-[redacted] USAA Federal Savings Bank check [redacted] in the amount of $850.00; payable to "**Bayside Community Church**" was mobile-deposited into this account.

On 01/05/2026 the Victim 4-[redacted] Truist check [redacted] in the amount of $900.00; payable to "**Evangel Baptist Church**" was mobile-deposited into this account.

On 01/12/2026 the Victim 2-[redacted] Wells Fargo check [redacted] in the amount of $1,000.00 payable to "**Christ Presbyterian Church**" was deposited into this account.

Your Affiant viewed a total of **12** checks (it should be noted that these checks totaled **$7,388.00**) that were endorsed to be payable to or written from the following churches/businesses outside of Manatee County:

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First Prospect M. B. Church
Sun City Christian Center
Calvary Chapel Lakeland
Poinciana Pentecostal Church God
TBA Church
Trinity Baptist Church
Town & Country SDA Church
Ocala West United Methodist Church
Southpoint Church
Friendship Baptist Church
New Wave Church
Independent Faith Missions

Your Affiant searched D.A.V.I.D. using the Defendant's personal identifying information provided in the Wells Fargo Bank's signature card and was presented with the sole Florida driver's license record [redacted] for Luis Miguel Sanchez Santos. All information provided in the Wells Fargo signature card matched his personal identifying information present on his FL driver's license.

According to D.A.V.I.D., both he and suspect- Yuemercy Espinsoa Obregon reside at the same address [redacted] and are both registered to a White Hyundai bearing FL tag: [redacted] vehicle (suspect- Yuemercy Espinsoa Obregon recorded using this vehicle when accessing her sole-owned bank account).

It is clear that the Defendant- Luis Miguel Sanchez Santos has committed scheme to defraud by targeting churches based on the egregious amount of mobile check deposits of checks endorsed to churches over an extended period time using his personally-owned bank account.

Your Affiant confirmed that the victims did not know the Defendant- Luis Miguel Sanchez Santos. He is not employed by any of the churches located in Manatee County nor did any of the victims grant him permission to deposit their checks.

The totality of evidence obtained by your Affiant provides probable cause that the Defendant- Luis Miguel Sanchez Santos did violate the listed Florida State Statutes when he 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- Luis Miguel Sanchez Santos 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 his 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- Luis Miguel Sanchez Santos continued to engage in this scheme to defraud over a course of several months. His ongoing deliberate course of action ultimately defrauded the churches located in Manatee County a total of **$5,390.00** (Count 7).

Lastly, the Defendant- Luis Miguel Sanchez Santos used the church parishioner victims' uniquely assigned personal identification information encompassed by the checks without the victims' knowledge or consent. Three of those victims are aged over 60 years old: Victim 3- [redacted] (and [redacted] (aged 64 years old); Victim 4- [redacted] (aged 79 years old); Victim 6- [redacted] (aged 84 years old) (Counts 1-3), while three of the additional victims are aged under 60 years old: Victim 1- [redacted] (aged 42 years old); Victim 2- [redacted] (aged 57 years old); Victim 5- [redacted] (aged 58 years old) (Counts 4-6).

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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, he is not eligible for release on bail or surety bond until first appearance. His 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, he is not eligible for release on bail or surety bond until first appearance. His bond amount should therefore be listed as "to be set at first appearance." See Section 903.046(2)(m), Fla.Stat

The Defendant, Luis Miguel Sanchez Santos, 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. [signature] 10/29/11

AFFIANT Rachael Fossaceca

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

[signature] 11008014

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