**AC313 Chapter18 Glossary**

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| **aggravated identity theft** | Identity theft, or intended identity theft, committed in connection with certain other crimes. |
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| **bankruptcy fraud** | Fraud that seeks to defeat the bankruptcy code. The Department of Justice Bankruptcy Trustee Manual lists nine different acts that constitute bankruptcy fraud. |
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| **bust-out** | Business set up by fraudsters for the purpose of ordering large amounts of merchandise with no intention to pay for it. |
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| **concealment of assets** | Fraud scheme in which the perpetrator hides assets from a bankruptcy or divorce estate. |
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| **controlled delivery** | Primary method used by law enforcement officials to catch identity thieves; involves apprehending identity thieves at the point of delivery of illegally obtained goods or funds. |
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| **fraudulent conveyance** | Act of secretly transferring (or selling below market value) assets to others, perhaps to family or friends, to keep the assets out of the bankruptcy or divorce estate and maintain control over them. |
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| **identity theft** | Use by one person of another's personal identifying information, such as driver's license or SSN, to obtain goods and/or services in the other person's name. |
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| **multiple filing scheme** | Scheme involving filing bankruptcy petitions in multiple states using different identities. |
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| **petition mill** | Service run by unqualified persons who offer fee-based financial advice, credit counseling, and bankruptcy filing services. In many cases these bankruptcy-filing documents are of low quality with serious errors and omissions. The petition mills give the substandard petitions to the debtor-victims with instruction to file them *pro se* (with no attorney). In some cases, the fraudsters even steal the debtors' assets by persuading them to give the fraudsters legal title to them. |
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| **phishing** | Scam that tricks victims into disclosing personal information over the Internet. |