

Florida Inmate Ran \$1.2 Million Fraud Ring From Behind Bars And Built House

St. Petersburg man used smuggled phones to orchestrate building supply scam while serving robbery sentence



Jared Murray pulled off a stunt that you might not believe.

Murray was sentenced this week to four years and nine months in federal prison for running a sophisticated fraud operation from his cell in a Florida state prison. He pleaded guilty in March stealing more than \$1.2 million from Lowes supply company which he used to build a home.

He did all that from jail!

The Contraband Phone Network

Murray's crime relied on contraband cell phones smuggled into his state prison. He was already serving time for a Pinellas County robbery conviction when he started the scheme in January 2019.

From his cell, Murray made dozens of calls to Lowes across Florida even other states. He pretended to be legitimate contractors who had accounts with the company, ordering expensive materials on credit that he never intended to pay for.

The court documents show Murray worked with two accomplices on the outside. “C.S.” lived in Florida, while “V.G.” operated from Georgia's.

Building a House With Stolen Goods From Jail

Murray didn't just steal money. He used the fraudulent building materials to construct a house in Lake Placid, Florida, turning his crime into something tangible.

The scheme worked so well. Murray would call the building supply company, impersonate a contractor, and place large orders using the contractor's store credit.

His accomplices would then pick up the materials and sold them online at steep discounts. One example from the court records shows Murray sent a text message on November 16, 2019, giving C.S. an address for delivery of stolen building materials.



Investigators Followed The Money Trail

The fraud proceeds flowed through multiple channels to hide the source. Two days after Murray's text message, \$3,000 moved from one Financial Institution account in C.S.'s name to another account belonging to Murray's relative, E.B.

Murray also had buyers mail cashier's checks to E.B. and other accomplices. In December 2019, he arranged for a \$3,990 cashier's check to be mailed to E.B. through the U.S. mail system.

The operation generated so much money that Murray felt confident enough to use the stolen materials for personal construction projects. The Lake Placid house became his way to put the money to a good long-term investment that would appreciate.

How His Sophisticated Scheme Worked

Murray's scheme required multiple fake identities and communication methods. He used several phone numbers and email addresses to avoid detection.

Murray would find the names of contractors who had open lines of credit at Lowe's, use their identities to order supplies to their accounts and then have them shipped to the lot. The affidavit [released by the FBI](#) claims Murray "devised and executed — and continues to execute — a scheme to defraud Lowe's Home Improvement out of well over a million dollar's worth of inventory."

To build the home, Murray would allegedly order truckloads of supplies to the job site and started hiring contractors to work on the house. Murray interacted with contractors exclusively over the phone while other people oversaw drop-off. Murray also allegedly sold any supplies that were not used on online marketplace OfferUp and put the money toward hiring more contractors and continuing construction.

His Scheme Fell Apart As Investigators Narrowed In

Federal agents and Tampa police slowly unraveled Murray's network between 2019 and 2020. Lowes reported massive losses as contractors' accounts were drained without authorization.

Investigators tracked the flow of money and materials back to Murray's prison cell. They discovered his contraband phones and documented his calls to the victim company.

The FBI seized \$43,550 from Murray's bank accounts and forced him to forfeit the Lake Placid house.

The total loss to the building supply merchant reached \$1,260,495.89.

He entered a guilty plea in March 2025, and this week he was handed down a sentence for his audacious crimes.

Read The Complaint

UNITED STATES DISTRICT COURT
MIDDLE DISTRICT OF FLORIDA
TAMPA DIVISION

UNITED STATES OF AMERICA

v.

JARED BORGESTO MURRAY

CASE NO. **8:24 cr 442 SDM-NHA**
18 U.S.C. § 1349
18 U.S.C. § 1343
18 U.S.C. § 1341

INDICTMENT

The Grand Jury charges:

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FILED - USDC - FLMD - TPA

COUNT ONE
(Conspiracy to commit wire and mail fraud)

A. Introduction

At times material to this Indictment:

1. Company #1 operated locations in the Middle District of Florida and elsewhere. Company #1 provided accounts to contractors whereby the contractors ordered products for pickup on credit.
2. The defendant, JARED BORGESTO MURRAY, a resident of the Southern District of Florida, orchestrated a fraud conspiracy in which conspirators used contractors' Company #1 store accounts to fraudulently purchase products, sell these products online, and retain the fraud proceeds.
3. C.S. and V.G. were coconspirators of MURRAY who picked up fraud proceeds. C.S. resided in the Middle District of Florida, and V.G. resided in the Northern District of Georgia.

4. E.B. was a resident of the Middle District of Florida and a relative of MURRAY who received fraud proceeds into her bank account.

B. The Conspiracy

5. Beginning on an unknown date, but from as early as in or around January 2019 to at least in or around September 2020, in the Middle District of Florida and elsewhere, the defendant,

JARED BORGESTO MURRAY,

did knowingly and willfully combine, conspire, confederate, and agree with others, both known and unknown to the Grand Jury, to commit wire fraud, in violation of 18 U.S.C. § 1343, and mail fraud, in violation of 18 U.S.C. § 1341.

C. Manner and Means of the Conspiracy

6. The manner and means by which the defendant and others sought to accomplish the objects of the conspiracy included, among others, the following:

- a. It was a part of the conspiracy that conspirators, including MURRAY, would and did obtain and use contraband phones;
- b. It was further a part of the conspiracy that conspirators, including MURRAY, would and did identify contractors with store accounts at Company #1;
- c. It was further a part of the conspiracy that MURRAY would and did call Company #1 locations in the Middle District of Florida and elsewhere impersonating contractors or their representatives;
- d. It was further a part of the conspiracy that MURRAY would and did place orders for building materials to be paid for using the contractors' open lines

of credit, purportedly on behalf of the contractors but with the intent for the conspirators to use and sell the building materials;

e. It was further a part of the conspiracy that MURRAY would and did obtain and use multiple phone numbers;

f. It was further a part of the conspiracy that conspirators, including MURRAY, would and did obtain and use multiple email accounts;

g. It was further a part of the conspiracy that conspirators, including MURRAY, would and did create online accounts on an Internet application that hosted an online marketplace;

h. It was further a part of the conspiracy that conspirators, including MURRAY, would and did use the email and online accounts to sell and cause the sale of the fraudulently purchased building materials at a substantial discount;

i. It was further a part of the conspiracy that conspirators, including MURRAY, would and did arrange with Company #1 to deliver fraudulently purchased building materials to online purchasers;

j. It was further a part of the conspiracy that conspirators would and did pick up fraudulently purchased building materials from Company #1 locations for their personal use and delivery to online purchasers;

k. It was further a part of the conspiracy that conspirators, including MURRAY, would and did direct online purchasers to pick up fraudulently purchased building materials from Company #1 locations;

l. It was further a part of the conspiracy that MURRAY would and did use the fraud proceeds and fraudulently purchased building materials to build a house in Lake Placid, Florida, within the Middle District of Florida;

m. It was further a part of the conspiracy that conspirators would and did use and cause to be used interstate wire communications and U.S. mail;

n. It was further a part of the conspiracy that conspirators would and did cause online purchasers to send wires to the conspirators as payments for the fraudulently purchased building materials;

o. It was further a part of the conspiracy that conspirators would and did cause online purchasers to send via U.S. mail cashier's checks to E.B. and others as payments for the fraudulently purchased building materials;

p. It was further a part of the conspiracy that conspirators, including C.S. and V.G., would and did pick up cash from purchasers of the fraudulently purchased building materials for delivery to coconspirators;

q. It was further a part of the conspiracy that conspirators would and did retain and share the proceeds of the fraud;

r. It was further a part of the conspiracy that conspirators would and did direct the fraud proceeds to be deposited into a bank account at Financial Institution #1 held in the name of conspirator E.B. and another individual;

s. It was further a part of the conspiracy that conspirators would and did engage in multiple meetings, perform acts, and make statements to promote and achieve the object of the conspiracy and to misrepresent, hide, and conceal, and

cause to be misrepresented, hidden, and concealed, the purpose of the conspiracy and the acts committed in furtherance thereof.

All in violation of 18 U.S.C. § 1349.

COUNTS TWO AND THREE
(Wire Fraud)

A. Introduction

1. The Grand Jury hereby realleges and incorporates by reference Section A of Count One of this Indictment as if fully set forth herein.

B. The Scheme and Artifice

2. Between at least in or around January 2019 to at least in or around September 2020, in the Middle District of Florida and elsewhere, the defendant,

JARED BORGESTO MURRAY,

did knowingly and intentionally devise a scheme and artifice to defraud and for obtaining money and property by means of materially false and fraudulent pretenses, representations, and promises.

C. Manner and Means of the Scheme and Artifice

3. The Grand Jury hereby realleges and incorporates by reference Section C of Count One of this Indictment as if fully set forth herein.

D. Execution of the Scheme and Artifice

4. On or about the dates listed below, in the Middle District of Florida and elsewhere, the defendant,

JARED BORGESTO MURRAY,

for the purpose of executing the aforesaid scheme and artifice, knowingly transmitted and caused to be transmitted by means of wire communication in interstate and foreign commerce, the writings, signs, signals, pictures, and sounds, to, as described below:

COUNT	DATE	DESCRIPTION OF WIRE COMMUNICATION
TWO	11/16/2019	Defendant sent text message, via interstate wire communication, to C.S. with address for delivery of fraudulently purchased building materials
THREE	11/18/2019	Transfer, via interstate wire communication, of \$3,000 from Financial Institution #1 bank account in the name of C.S. to Financial Institution #1 bank account in the name of E.B. and another individual

All in violation of 18 U.S.C. §§ 1343 and 2.

COUNT FOUR
(Mail fraud)

A. Introduction

1. The Grand Jury hereby realleges and incorporates by reference Section A of Count One of this Indictment as if fully set forth herein.

B. The Scheme and Artifice

2. Between at least in or around January 2019 to at least in or around September 2020, in the Middle District of Florida and elsewhere, the defendant,

JARED BORGESTO MURRAY,

did knowingly and intentionally devise a scheme and artifice to defraud and for

obtaining money and property by means of materially false and fraudulent pretenses, representations, and promises.

C. Manner and Means of the Scheme and Artifice

3. The Grand Jury hereby realleges and incorporates by reference Section C of Count One of this Indictment as if fully set forth herein.

D. Mailing

4. In or around December 2019, in the Middle District of Florida and elsewhere, the defendant,

JARED BORGESTO MURRAY,

for the purposes of executing the aforementioned scheme and artifice caused to be mailed by United States mail, according to the direction thereon, a cashier's check for \$3,990, made payable to E.B.

FORFEITURE

1. The allegations contained in Count One through Four are incorporated by reference for the purpose of alleging forfeiture pursuant to 18 U.S.C. § 981(a)(1)(C) and 28 U.S.C. § 2461(c).

2. Upon conviction of a conspiracy to commit wire fraud and mail fraud, in violation of 18 U.S.C. § 1349, wire fraud, in violation of 18 U.S.C. § 1343, or mail fraud, in violation of 18 U.S.C. § 1341, the defendant shall forfeit to the United States, pursuant to 18 U.S.C. § 981(a)(1)(C) and 28 U.S.C. § 2461(c), any property, real or personal, which constitutes or is derived from proceeds traceable to the

offense.

3. The property to be forfeited includes, but is not limited to, an order of forfeiture in the amount of proceeds the defendant obtained from the offenses.

4. If any of the property described above, as a result of any act or omission of the defendant:

- a. cannot be located upon the exercise of due diligence;
- b. has been transferred or sold to, or deposited with, a third party;
- c. has been placed beyond the jurisdiction of the court;
- d. has been substantially diminished in value; or
- e. has been commingled with other property which cannot be divided without difficulty,

the United States shall be entitled to forfeiture of substitute property pursuant to 21 U.S.C. § 853(p), as incorporated by 28 U.S.C. § 2461(c).

A TRUE BILL,



Foreperson

ROGER B. HANDBERG
United States Attorney

By:


Jennifer L. Peresie
Assistant United States Attorney

By:


Carlton C. Gammons
Assistant United States Attorney
Chief, Economic Crimes Section

FORM OBD-34

September 24

No.

UNITED STATES DISTRICT COURT

Middle District of Florida

Tampa Division

THE UNITED STATES OF AMERICA

vs.

JARED BORGESTO MURRAY

INDICTMENT

Violations: 18 U.S.C. §§ 1349, 1343, 1341

A true bill,



Foreperson

Filed in open court this 2nd day

of October 2024.

Asbury Sanders
Clerk

Bail \$ _____
