First Party Fraud Synthetic: 9 Luxury Cars On A Teenager's SSN

Patrick Harriott rented a $16,000-a-month house in Hidden Hills, vacationed in Dubai and Bora Bora on stolen credit cards and mailed marijuana to Vienna. A federal judge just gave him 97 months.

By Frank McKenna | November 21, 2026

Patrick Jesse Harriott's Citibank savings account had six cents in it.

The statements he gave a luxury car dealer in August 2021 showed something else. They listed an average balance of more than $750,000, with $50,000 landing every month from something called the "HARR Trust."

He got the car, a Lamborghini Urus valued at $184,815.

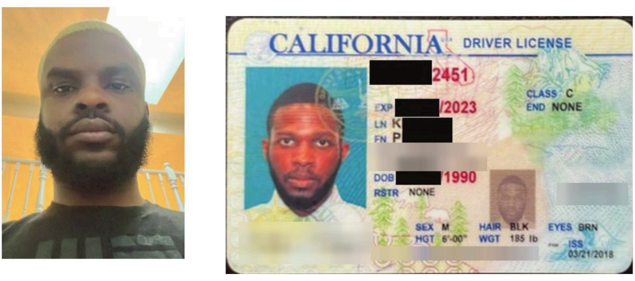
He applied under his own name and his own date of birth. The Social Security number on the application was stolen.

Real Name, Real Birthday, Stolen Number

On November 9, a federal judge in Los Angeles sentenced Harriott to 97 months in prison for conspiracy to commit bank fraud. Court records describe a man who got at least nine luxury cars with a stolen Social Security number and traveled the world on other people's credit cards.

This is first party synthetic fraud, and I think its one of the wildest cases of the year. The number he used again and again belonged to a kid.

This is Harriott in a selfie he sent to a crypto company, next to the fake California license he sent with it.



CALIFORNIA DRIVER LICENSE
[redacted]2451
EXP [redacted]/2023
LN K[redacted]
FN P[redacted]
DOB [redacted]/1990
RSTR NONE
CLASS C
END NONE
SEX M
HGT 6'-00"
HAIR BLK
WGT 185 lb
EYES BRN
ISS 03/21/2018

Harriott's selfie, left, and the fake license he used to open a crypto wallet in a victim's name. The agent says the man on the license is someone else who looks enough like Harriott to pass the identity check. Victim details are blurred. Source: HSI affidavit, U.S. District Court, Central District of California.

The Social Security Number Belonged To A Child

Along with his name and birthday, Harriott gave his real driver's license, his real address and his real phone number.

Only the Social Security number was not his.

That number belonged to a girl born in 2004, according to an affidavit from Homeland Security Investigations. Agents say he first used it in 2018 to open a Wells Fargo account, when she was 13 or 14.

The agent believes her number had not reached the credit bureaus yet, and that this is why the bank and the lenders said yes. He calls it "hybrid synthetic identity theft."

She had no idea until the agent phoned her in January 2025.

Harriott lived behind this gate in Hidden Hills, in a rental that cost $16,000 a month.

HIDDEN HILLS
HH

The Long Valley Road gate at Hidden Hills, the guarded community in Los Angeles County where Harriott rented a home. Photo: City of Hidden Hills, Wikimedia Commons.

Between 2020 and 2025 he filed at least 12 applications for more than $2.5 million in financing. Eleven of them used her number, and here are the nine cars he got.

Vehicle	Value
2017 Rolls-Royce Wraith	$238,990
2020 Lamborghini Urus	$247,259
2020 Lamborghini Urus	$184,815
2021 Porsche 911 Turbo	$275,000
2021 Mercedes-Benz S580	$139,000
2022 Porsche Taycan	$174,770
2022 Porsche 911	$278,000

2023 Porsche Cayenne	$91,949
2024 Lamborghini Urus	$319,522
Nine vehicles	**$1,949,305**

Source: HSI affidavit filed January 29, 2026, U.S. District Court, Central District of California

He usually kept a car a few months, turned it in and applied for the next one.

He put real money down too, more than $262,000 in cash, cashier's checks and wires. The affidavit says agents did not know where it came from.

His bank records show about 200 cash deposits at ATMs totaling $465,000, all of them under the $10,000 reporting line.

A Trip To The Service Department Ended The Car Scheme

In January 2025, Harriott went to O'Gara Coach, a Beverly Hills dealer, for a 2024 Lamborghini Urus valued at $319,522.

He traded in two Porsches and added a $40,000 cashier's check and $10,000 in cash.

A month later he brought the Lamborghini in for service. The dealer was working with the agent by then, and the car never went back to him.

O'Gara told Harriott his applications were fraudulent and that he was no longer allowed on the property.

A Lamborghini Urus, the model Harriott got three times. This is not one of his cars. Photo: Calreyn88, Wikimedia Commons.

Bora Bora And Dubai On Stolen Cards

The cars were only part of it. Agents tied Harriott and his travel partners to more than 17 stolen credit card numbers and more than 20 international trips between 2019 and 2024.

The fraud they could document topped $500,000. The agent thinks the real number is over $1 million.

In October 2020, two stolen Citibank cards paid $14,033 for three rooms at the Conrad Bora Bora. The reservation was under the name Patrick Jesse Harriott.

His real name, on a stolen card.

In Dubai in 2022, an Austrian woman the affidavit calls a co-conspirator stayed at the Burj Al Arab. A stolen Citibank card covered her $8,623 bill.

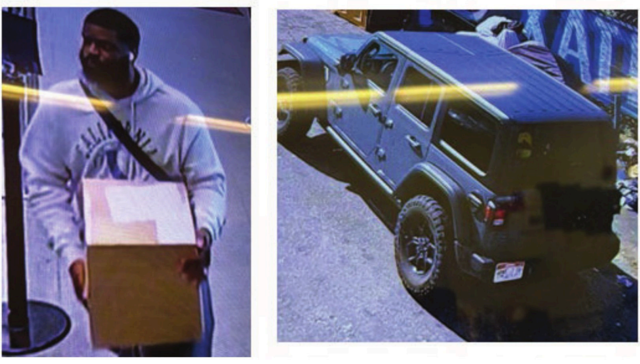
(I could not find charges against her or anyone else in the case.)

Overwater bungalows in Bora Bora, left, and the Burj Al Arab in Dubai. Court records say stolen cards paid for a resort stay on the island and a bill at the hotel. Photos: Reutova and Yacine Hary, Wikimedia Commons.

A Box Of Marijuana Bound For Vienna

Then came the box. On November 4, 2025, Austrian customs opened a parcel mailed from Los Angeles and found 2.36 kilograms of marijuana.

The names on the label were fake. The camera at the post office on West 7th Street was not.



Post office security footage from October 24, 2025 shows Harriott carrying the parcel, left, and the rented Jeep he drove. Source: HSI affidavit, U.S. District Court, Central District of California.

He paid with his phone, using an American Express card ending in 8600. That same card paid for 19 of his Uber and Uber Eats orders, some of them to the Hidden Hills house.

The Jeep was a Hertz rental in his own name.

Someone on a home internet connection in Vienna checked the tracking on that box 67 times. Eight days after the Austrian seizure, U.S. customs caught a second parcel carrying 1.86 kilograms.

Agents Found Fake IDs, A Glock And A Money Counter

Agents searched the house on January 28, 2026. Harriott's wife and young son walked out right away.

He did not. A drone watched him pace the first floor for several minutes, and agents say he smashed an iPhone and cut his hand doing it.

Inside were dozens of fake IDs, and most carried the same face as the fake license above. Agents also found scores of phones and bank cards, a money counter with $5,000 and $10,000 bands, and a Glock next to a 42-round magazine.

Harriott has a 2008 robbery conviction in New York and can't legally have a gun. He told agents it belonged to a cousin.

He talked for more than 90 minutes, and his answers on money included an inheritance, a trust, crypto arbitrage, car arbitrage, insurance payouts and personal loans.

> **HSI Special Agent Seth Tugg, sworn affidavit**
>
> **I asked Harriott more than a dozen times about how he earned income.**

The fake IDs? He called them "novelties."

And the Social Security number that was not his? He said someone at a credit repair business told him it was legal (it is not).

97 Months In Prison And A $500,000 Fine

Harriott pleaded guilty to one count, conspiracy to commit bank fraud, and the remaining counts were dismissed. Judge Mark C. Scarsi gave him 97 months, a $500,000 fine and $495,131 in restitution.

Citibank is owed $269,143 and JPMorgan Chase is owed $198,206. O'Gara, the Lamborghini dealer, is owed $8,925.

Sources: Criminal complaint and HSI affidavits, United States v. Harriott, filed January 29, 2026, and judgment and commitment order, filed November 16, 2026, U.S. District Court, Central District of California.