



M I G N O L E T
BUSINESS RESEARCH CONSULTANTS, INC.

Shadow Lenders Prey on
Employees at Work

Win More Cases with ALL the
Information



CE/CLE Training

Jean Mignolet is proud to offer state approved trainings regarding tips for "Locating Hidden Assets" and "Google is not an Investigation" for legal professionals and attorneys. Please contact for available dates.

For more than three decades Jean Mignolet has served in law enforcement and private investigation, managing all aspects of general investigative business. She specializes in in-depth background investigations, and is the top choice of attorneys, corporations, small business owners and individuals who require all types of investigative services.

For further information

Dear Jean

Too often cases that could have been won are lost from lack of information. From the very beginning of every case, attorneys should be thinking about how to utilize a private investigator to win. Having all of the information before trial is a service to their clients and attorneys should NEVER settle or go to trial without it.

This should be a no-brainer, but often attorneys will skimp on hiring a private investigator or put it off until the last minute, which is far from ideal. Private investigators have specialized skills, training, and technology that will help you uncover the information that will

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**Shadow Lenders
Target Employees
with Workplace Loans
SCAMS
TARGET YOU
PROTECT YOURSELF**

Over the past four years, predatory lenders have begun to market loans to payroll vendors and companies. These short-term loans are being called "advances" which is a fallacy because advances are paid back without interest. These short-term loans will come directly out of the borrowers' paychecks at exorbitant interest rates.

Currently about 100,000 employees across the United States have access to these short-term loans through their workplaces, but over the next few years the numbers are expected to shoot up to 10 million.

Since these predatory lenders are going through employers they gain immediate credibility, and

WIN YOUR CASE.

5 Ways to Win More Cases by having ALL of the Information

Here are just five of the many ways having ALL of the information before your trial by utilizing the skills and resources of a private investigator will help you win more cases.



1. Knowing EVERYTHING about EVERY Witness

In preparation for trial, you want to know AS MUCH AS YOU POSSIBLY CAN about every opposing party and witness to show their lack of truth and veracity. Private investigators can not only unveil business and personal failings, but can also gain insight into the past of each witness and party including how often they file charges or testify against others and if their allegations have been exposed as false in the past. Private investigators have access to a breadth of skills and sophisticated technology unavailable to you. They know how to trace email systems, use the internet to obtain RELIABLE information, and surveil subjects without being discovered. This will add immeasurable strength to your case and strategy.

2. Verification of Expert Witness Credentials

Prior to testimony, whether the expert witness is

since the loan is coming right out of the borrower's next paycheck, they get security on their money loaned. These loans are being touted as a "service" because borrowers can access them quickly right at work and they don't need to be concerned about making their payments on time since it comes right out of their next paycheck.

Like payday loans, these carry high monthly interest rates that compound to even higher annual rates that sneak up on borrowers. For instance, a short-term loan may seem appealing because it only has a 10% monthly interest rate, but this compounds to 120-213% interest annually depending on the math.

This leads to a cycle of debt in two ways:

1. Many worry this will make borrowing too easy, especially since entrepreneurs are working on everything from mobile apps to ATM-style machines for workplaces making these loans as easy to use as your credit card. It will become a first option rather than a last resort.
2. Taking a short-term loan out of your next paycheck with interest will leave you with even lower cash flow the next month, which means you will need to take out another "advance" to

yours or your opposition's you want to make sure their credentials are legit. This takes in depth research and investigation into their prior testimonies and published articles. About half of all resumes contain lies--whether intentionally or unintentionally--and it's easy to appear wrongfully credible simply through publication or having one's name associated with a credible institution. Just as you don't want to put someone on the stand as an expert witness who has questionable qualifications, if your opponent does...you want to know ALL the details.

3. Knowing the Relationship between the Opposing Attorney and the Judge

This aspect is especially important if you are hired as out-of-town counsel and have limited knowledge of the legal relationships in the locale of your trial. Knowing as much as you can about their history in and out of trial is your only way of knowing whether or not your case is actually winnable from the get go. Utilizing a private investigator's skills to investigate this relationship is absolutely necessary since these parties are well versed in the consequences of their relationship were it to be uncovered. It is in your own and your client's best interest to know as much as you can about EVERYONE you will be dealing with.

4. Clear Up Conflicting Statements

When dealing with conflicting witness statements, the only way to uncover the truth is to make sure that EVERY POSSIBLE WITNESS to the incident or accident is located and interviewed. For instance, when your client says that their vehicle accident was caused by something that occurred that is not listed on the police accident report a private investigator

cover your needs. This leads to a cycle of employees borrowing at interest from themselves, a cycle of debt.

Since the financial crisis, banks have tightened their standards for lending making it harder for small businesses and individuals with bad credit histories to get loans. Non-bank lenders, or SHADOW LENDERS have capitalized on this situation and in many cases NOT with the best interest of borrowers in mind. Since these borrowers are considered "high risk" shadow lenders can justify charging high interest rates for short-term loans.

It should be noted that some workplaces are offering these short-term loans at low interest rates and taking steps to help employees improve their personal financial management. However; to protect yourself from falling prey to shadow lenders and becoming trapped in a cycle of debt, be sure to A) make sure you're not being charged a high interest rate - monthly OR annually, and B) use these loans as a LAST RESORT and plan accordingly when taking them out so as to not take out more.

will contact any and all witnesses that were present to learn the truth. In addition, private investigators have an unbiased perspective on your case and are specially trained to conduct effective interviews. They know how to ask the exact right questions and how to phrase each one to extract the most valuable information. Does your client claim a set of facts on a criminal or civil case that can be verified through a neighborhood canvas, patrons at a public place, or other independent witnesses that need to be uncovered?

5. Verification of Real Damages

Oftentimes cases can be won simply by investigating the lives of the parties pressing charges to see if the damages they claim have actually occurred, especially in personal injury cases or workers compensation claims. For example, I investigated an insurance claimant who had already been paid \$4 million for a brain injury and was expecting another payment. Through tracking his daily routine, we discovered he was managing and marketing a musical group and a hunting and fishing camp, as well as breeding and riding horses on his newly acquired horse farm. Had he the injuries he claimed, he would have been unable to do any of this. A trained and experienced private investigator can gather this information and document it for you without being discovered. They know how to take the kind of camera shorts with sharp images to support or break their testimonies. If the damages claimed don't actually exist, your case is already won, but you need to have ALL the information.

The sooner you can get all the information the better prepared you will be for trial. You can expect minimal surprises and when they do arise you will be fully equipped to deal with them. You will have a

Be sure you have all the information before borrowing and if it still feels sketchy, then just don't do it.

breadth of material to draw from and understand the full scope of the case. Not only will utilizing a private investigator's skills and expertise to **gather all the information help you win more cases, it will make your job easier.**

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