

Behavioral Exploitation Model: Romantic Trust, LLC Formation, and Financial Liability Shifting

Overview

This one-page summary outlines a repeatable pattern of financial exploitation identified in public records and civil court filings between 2012 and 2024. It focuses on how romantic trust is used as a gateway to manipulate, register, and operate limited liability companies (LLCs), ultimately shifting legal and financial liability to the victim while the orchestrator remains obscured from formal oversight.

Key Behavioral Pattern

- 1. Romantic Engagement as Entry Point**

The perpetrator initiates a personal or romantic relationship that builds emotional trust and perceived partnership.

- 2. Dream-Selling and Legacy Framing**

The victim is introduced to a shared business vision framed as a joint legacy project (e.g., wellness brand, international real estate, tech startup).

- 3. Entity Formation in Victim's Name**

LLCs are registered using the victim's identity and home address. The victim may be listed as incorporator, managing member, or owner without understanding the long-term implications.

- 4. Funds and Transfers**

The victim invests personal funds or acts as a financial intermediary, sometimes routing money to or from third parties without recognizing their own liability. In some instances, funds pass through multiple victims before reaching the orchestrator.

- 5. Legal and Regulatory Exposure**

When the business collapses or is abandoned, the victim is left responsible for taxes, fees, audits, or legal disputes.

Case Reference Example

In the *Alston & Osei v. Ali* (2024) civil complaint, one plaintiff was listed as the legal registrant of UBU Wellness Corp while alleging that Zacharia Ali maintained full operational control and directed business activities. Funds were also routed through a second party before reaching Ali, further distancing him from direct legal exposure.

Why It Matters

This behavioral model presents a regulatory blind spot. Victims appear as owners or agents of LLCs they do not control, while the true orchestrator remains absent from official records. In some cases, funds were routed between multiple victims before reaching the orchestrator—further distancing them from detection. This tactic exploits gaps in beneficial ownership laws, exposes victims to financial liability, and obstructs traditional enforcement pathways.

Policy Relevance

- Consider mandating verified beneficial ownership disclosures during LLC registration
- Increase education and outreach to women targeted in affinity fraud scenarios
- Equip civil courts and AG offices to better detect relationship-based entity misuse

Prepared by Public Records Watch

For institutional review and civil enforcement awareness

Contact: publicrecordswatch@proton.me