

ARREST WARRANT

Indian River County, FLORIDA

Clerk Case No: 2022-CF-1042 A

STATE OF FLORIDA

Agency: Vero Beach Police Dept.

-vs-

Agency#: 2021-2598

Deborah Lynn True

Lead Officer: Kyle Eder

Defendant

ASA: Lindsay Stroke

ASA Approve Initials&Date: L.S. 9/13/22

DOMESTIC VIOLENCE

In the name of the State of Florida -

To all and Singular Sheriffs of the State of Florida and to Any State Attorney Investigator - Greetings:

Whereas upon the sworn affidavit, complaint or other sworn testimony of Kyle Eder of the Vero Beach Police Dept. the undersigned Judge, has found that there exists probable cause to believe that one Deborah Lynn True, in Indian River County, Florida did commit the below listed offense(s), contrary to the provisions of Florida Statutes.

You are HEREBY COMMANDED to arrest:

Def Name: **DEBORAH LYNN TRUE**  
Address: 6292 Taft St, Frederick, Co 80530-4861  
DOB: 03/05/1953  
Race/Sex: W/F  
Ht/Wt: 5'6"/150  
Eye/Hair: HZL/BRO  
SSN:  
DL#: T600-172-53-585-0  
FDLE: FL  
FBI  
Alias: Deborah Lynn True

FILED FOR RECORD  
CLERK OF CIRCUIT COURT  
INDIAN RIVER COUNTY, FL  
2022 SEP 14 AM 9:56  
JEFFREY R. SMITH  
BY \_\_\_\_\_ D.C.

These Are Therefore to Command you to forthwith arrest and bring the above named defendant before me to be dealt with according to law.

1 Organized Fraud-\$50,000 Or More (F 1) Bond \$ 25,000. *of* & D shall deposit *for passport within 24 hours* \*

COUNT 1: On or about May 29, 2022 Deborah Lynn True did engage in a systematic, ongoing course of conduct with intent to defraud one or more persons, or with intent to obtain property from one or more persons by false or fraudulent pretenses, representations, or promises or willful misrepresentations of a future act, and did obtain property having an aggregate value of \$50,000 or more, in violation of Florida Statute 817.034(4)(a)1;

Given under my hand and seal this 13<sup>th</sup> day of September 2022, A.D.

Condition of Bond Release/Release on Recognizance: For Count(s): \_\_\_\_\_  
No Contact with Victim: Until further order of the Court or the charge is dismissed by the State, the

Defendant shall not directly or indirectly contact the victim \_\_\_\_\_ in person, by mail, e-mail, fax, telephone, through another person, or in any other manner. This restriction shall include the following condition(s), if marked:

- Defendant may not knowingly come closer than 50 feet to the victim at any public place, except for court proceedings, or within 500 feet of the victim's residence or place of employment, or 100 feet of any vehicle regularly driven by the victim;
- Defendant may go to victim's residence one time with a law enforcement officer to get Defendant's clothing and personal effects;
- Defendant may speak to victim on the telephone *only* to discuss sharing parental responsibility for their minor child(ren).
- If marked, Defendant shall be held without bond until the First Appearance Hearing.

\_\_\_\_\_  
(SEAL)  
JUDGE

*J* \* Defendant shall report to her attorney and bondsmen @ least weekly and shall appear for court as directed

FILED FOR RECORD  
CLERK OF CIRCUIT COURT  
INDIAN RIVER COUNTY, FL  
2022 SEP 14 AM 9:56  
JEFFREY R. SMITH  
BY \_\_\_\_\_ 9.0.

Agency ORI Number  
FL0 310300



**Complaint Affidavit**  
Vero Beach Police Department  
1055 20th Street  
Vero Beach, FL 32960  
(772) 978-4600

Juvenile

1/18/22  
1:52

Agency Case # 2021002598

Detective Kyle Eder

**Offense Information**

Date 05/29/2020 Time 12:00pm

Location 500 Iris Lane, Vero Beach, FL 32963

In Violation of Scheme to Defraud (FSS: 817.034(4)(a)1)

**Defendant Information**

Name Deborah Lynn True Social Security # \_\_\_\_\_

Alias N/A Scars/Tattoos N/A

DL # and State T600-172-53-585-0 (Florida)

Race White Sex Female DOB 03/05/1953 Age 69 Weight 150

Hair Brown Eyes Hazel Height 5'6"

Address 6292 Taft St, Frederick, CO 80530 Phone # 772-321-1499

Employment Retired Phone # \_\_\_\_\_

**Victim Information**

Name Holy Cross Catholic Church Phone # 772-231-0671

Address 500 Iris Lane, Vero Beach, FL 32963

**Witness Information**

Name \_\_\_\_\_ Phone # \_\_\_\_\_

Address \_\_\_\_\_

**Probable Cause**

See page 2

FILED FOR RECORD  
CLERK OF CIRCUIT COURT  
INDIAN RIVER COUNTY, FL  
2022 SEP 14 AM 9:56  
JEFFREY R. SMITH  
BY \_\_\_\_\_ D.C.

I swear this statement is true and correct to the best of my knowledge and belief.

[Signature] #633  
Affiant's Signature

09/13/2022  
Date

[Signature] #448 (LEO)  
Notary/LEO Signature

9/13/2022  
Date



**Complaint Affidavit Cont'd**  
Vero Beach Police Department  
1055 20th Street  
Vero Beach, FL 32960  
(772) 978-4600

4/13/22  
7:51 PM

Agency Case # **2021002598**

Detective **Kyle Eder**

**Probable Cause Cont'd**

On 12/10/2021, I, Detective Kyle Eder, responded to 1055 20th St, Vero Beach, FL 32960 (VBPB lobby) in reference to a fraud complaint. Upon my arrival, I met with Vito Gendusa (Chief Financial Officer of Diocese of Palm Beach). I was informed that the diocese suspected former pastor, Richard Murphy, and former bookkeeper, Deborah True, of embezzling over \$1 million in funds. Richard Murphy was employed as the pastor until the time of his death, in March 2020. Approximately four month later, in July 2020, True announced her retirement to the diocese. After the replacement pastor and bookkeeper were hired, it was discovered that an additional bank account existed that the parish was not aware of. The account (PNC account [REDACTED] existed under the name "Holy Cross Catholic Church". Copies of cancelled checks showed that large deposits into account came from parishioners' donations, made payable to "Holy Cross". Bank statements also showed that the account was used to issue checks to Richard Murphy and Deborah True, as well as make numerous payments to "PNC Bank", "Wells Fargo Card", "Citi Card", "Chase Credit Card", "Discover", and "Onemain Loan Payment". Mr. Gendusa informed me that on a quarterly basis Holy Cross was required to provide the diocese with their balance sheets and income statements. Account 125011625 was never included in those quarterly reports.

During the months of February, March, and April 2022, I delivered subpoenas, requesting records from Wells Fargo, PNC, Onemain Financial, J.P. Morgan Chase, Discover, Citibank, and Bank of America. The subpoenas requested records for all accounts in the name of Deborah True, Richard Murphy, or Holy Cross Catholic Church.

On 03/15/2022, I received the requested records from Citibank. Citibank provided all statements for a credit card account (account [REDACTED] in Deborah True's name, dating back to 12/2014. The account appeared to be solely used for personal expenses, and included purchases at businesses such as Amazon, Target, Apple, Kroger, etc. The account number was changed in 01/2019 (new account [REDACTED] but remained solely in Deborah True's name. Using bank statements for PNC account 125011625 that the Diocese of Palm Beach provided, I compared the payments out of the account to the payments received by Citibank. In total, \$260,309.34 worth of funds in the Holy Cross account was used to pay Deborah True's credit card bills with Citibank.

On 03/24/2022, I received the requested records from Discover. Discover provided all statements for a credit card account (account [REDACTED] in Deborah True's name, dating back to 02/2015. This account also appeared to be solely used for personal expenses, and included purchases at businesses such as Best Buy, AT&T, and The Sewing Studio. Bank statements for PNC account [REDACTED] showed that \$10,281.85 was deducted from the account on 04/01/2020 for a Discover payment. Discover statements for account [REDACTED] showed that same exact amount being received as payment for Deborah True's credit card bill on 03/31/2020.

On 04/01/2022, I received the requested records from Onemain Financial. Onemain records showed Deborah True obtained a loan for \$13,000 on 02/09/2018 (account 41918385). The funds were deposited into True's personal Wells Fargo account [REDACTED] (confirmed from statements obtained through Wells Fargo). (See next page)

I swear this statement is true and correct to the best of my knowledge and belief.

Kyle Eder #633  
Affiant's Signature

09/13/2022  
Date

[Signature] #498 LEO  
Notary/LEO Signature

9/13/2022  
Date



**Complaint Affidavit Cont'd**  
Vero Beach Police Department  
1055 20th Street  
Vero Beach, FL 32960  
(772) 978-4600

Juvenile

9/13/22  
7:57

Agency Case # **2021002598**

Detective **Kyle Eder**

**Probable Cause Cont'd**

Statements from account [REDACTED] showed that the majority of the payments to pay down the loan balance came out of this account. However, Onemain records showed that on 03/31/2020, they received a \$9,309.82 payment from an account number ending in [REDACTED]. That amount matches PNC statements for account 125011625, which showed a \$9,309.82 payment to Onemain on 04/01/2020.

On 06/07/2022, I received the requested records from Wells Fargo. Wells Fargo provided all statements for a credit card account (account [REDACTED] in Deborah True's name, dating back to 10/2019. This account appeared to be solely used for personal expenses, and included purchases at businesses such as Bed Bath & Beyond, Dillards, and Home Depot. Using bank statements for PNC account [REDACTED] I compared the payments out of the account to the payments received by Wells Fargo. In total, \$33,010.37 worth of funds in the Holy Cross account were used to pay Deborah True's credit card bills with Wells Fargo.

During the month of June 2022, I received the requested records from PNC Bank. PNC provided all statements for a credit card account (account [REDACTED] in Deborah True's name, dating back to 06/2019. This account appeared to be solely used for personal expenses, and included purchases at businesses such as Apple, Amazon, and Chewy. Using bank statements for PNC account [REDACTED] I compared the payments out of the account to the payments received by PNC. In total, \$8,800.98 worth of funds in the Holy Cross account were used to pay Deborah True's credit card bills with PNC.

PNC also provided all statements for an additional credit card account (account [REDACTED] in Deborah True's name, dating back to 03/2015. This account appeared to be solely used for personal expenses, and included purchases at businesses such as Marmi Shoes, Hertz, and Delta Air Lines. Using bank statements for PNC account [REDACTED] I compared the payments out of the account to the payments received by PNC. In total, \$227,577.26 worth of funds in the Holy Cross account were used to pay Deborah True's credit card bills with PNC.

In addition to the credit card accounts, PNC provided records for the checking and savings accounts in Deborah True's name, and the business checking account for the hidden Holy Cross account [REDACTED]. In regard to account [REDACTED] signature cards showed that the account was opened on 06/18/2012 - two and a half years longer than PNC could provide bank statements for. Richard Murphy and Deborah True were listed as the only signers for the account. Due to PNC's record retention period, statements could only be obtained dating back to 01/2015. During that time, until the account was closed, the total amount of money deposited into the account was \$1,466,331.85. These funds came solely from parishioner's donations, and payments made to the church (as shown by deposit slips and copies of cancelled checks). Copies of cancelled checks written against the account showed that Deborah True received a total seventy-four checks, totaling \$147,037.98. These checks were deposited into her personal accounts. PNC account 125011625 was closed on 05/29/2020, shortly after Richard Murphy's death. The closing transaction documents showed Deborah True made a final withdrawal of \$811.38, bringing the final account balance to \$0.00.

(see next page)

I swear this statement is true and correct to the best of my knowledge and belief.

Kyle Eder #637  
Affiant's Signature

09/13/2022  
Date

[Signature] LEO  
Notary/LEO Signature

9/13/2022  
Date



**Complaint Affidavit Cont'd**  
Vero Beach Police Department  
1055 20th Street  
Vero Beach, FL 32960  
(772) 978-4600

Juvenile

7/13/22  
L.S.

Agency Case # **2021002598**

Detective **Kyle Eder**

**Probable Cause Cont'd**

On 09/02/2022, I interviewed Deborah True over the phone. True stated that she transferred to Holy Cross Church in 1997, along with Richard Murphy. Previously, the two worked together at St. Joseph's Church in Stuart, FL from the mid 1980's until 1997. True's title at Holy Cross was "Parish Administrator" and included tasks such as scheduling events, human resources, bookkeeping, and payroll. During the interview, True mentioned that she was the only person who would deposit checks received by Holy Cross. When I asked why account [REDACTED] was never disclosed to the diocese, True responded that Richard Murphy instructed her not to. True ultimately admitted to using funds in account [REDACTED] to pay off her own personal debt, claiming that she was given permission by Richard Murphy. I then mentioned to Ms. True that she knew account [REDACTED] was funded by parishioner's donations to Holy Cross, due to the fact that she was the person responsible for depositing the checks. True responded that she never gave it a thought. When I asked True about her closing of the account, True stated that she closed the account to protect Murphy.

In total, \$549,289.62 of funds in the Holy Cross account were used to pay off Deborah True's personal lines of credit. An additional \$147,037.98 was deposited directly into Deborah True's personal checking accounts. \$811.38 was the final withdrawal and closing transaction, also payable to Deborah True. Grand total: \$697,138.98

Richard Murphy also appeared to have personally benefited from the funds in account [REDACTED], as evidenced by checks addressed to him and payments made to his creditors. However, due to his death, no criminal investigation took place to identify an exact amount.

Based on the facts of this case, I believe probable cause exists for the arrest of Deborah Lynn True in violation of Florida State Statute 817.034(4)(a)1 - Scheme to Defraud.

I swear this statement is true and correct to the best of my knowledge and belief.

[Signature] #633  
Affiant's Signature

09/13/2022  
Date

[Signature] Daniel Cook LEO  
Notary/LEO Signature

9/12/2022  
Date