



# SUNRISE POLICE DEPARTMENT

Anthony Rosa  
Chief of Police

10440 W Oakland Park Blvd  
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(954) 764-4357



## Internal Affairs Complaint Report Narrative

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### I. INTRODUCTION:

**Subject Employee:** Faith Montgomery

**Complainant:** Anthony Joyce

**Witnesses:** None

**Narrative:**

On 9/14/22, City Hall received an email from complainant, Anthony Joyce, alleging employee Faith Montgomery was involved in criminal activities. The email specifically stated Faith was involved in an elaborate “Ponzi Scheme” with friend, David Lam, to defraud numerous entities while using the “Cindi McCue Initiative” as a guise. Additionally, the email alleged Faith lied on a police report taken by Margate Police Department and perjured herself during a deposition given on 8/1/19.

The following day, I made contact with Anthony at which time he provided further details into his allegations. As a result, the decision was made on 9/20/22, to give this case to Sunrise Police Criminal Investigations Division for investigation prior to an internal investigation being completed. On 5/10/23 the criminal investigation was completed. On 5/11/23 I resumed the internal investigation.

The Investigative Narrative section outlines the details of my investigation into this matter and my conclusion with respect to any policy violations will be found in the Investigative Findings and Disposition section.



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### II. INVESTIGATIVE NARRATIVE:

On **9/14/22**, City Hall received the initial email from Anthony Joyce, alleging PSA Faith Montgomery was involved in a “Ponzi Scheme” and lied on a police report and during a deposition.

On **9/15/22**, I receive the complaint and made contact with Anthony Joyce, over the phone.

On the same date, Chief Rosa signed a PCR authorizing an investigation.

On **9/20/22**, Anthony’s complaint was reviewed and considered credible. Therefore, Sunrise Police Criminal Investigations Unit was given the investigation. Specifically, Detective Sergeant Maria Santos. [REDACTED] ([REDACTED]) confirmed that we had jurisdiction to continue with the criminal investigation.

On **5/10/23**, Sergeant Santos completed her investigation. She concluded there was no probable cause to move forward criminally against Faith.

On **5/11/23**, I resumed my internal investigation.

On **5/16/23**, I took a taped sworn statement from **Anthony Joyce** over the phone. Initially we recapped his relationship with David Lam and their eventual fallout. Shortly after, David connected with Faith Montgomery, and started the Cindi McCue Initiative (CMI). Anthony assumed that David was continuing to do illegal activities using CMI as the front. Since Faith was apart of the CMI, Anthony assumed she was participating in the illegal activities. Anthony also said Faith was not truthful in her statement to the police, related to the restraining order violation, as well as her deposition.

Anthony was under the impression Faith was “head” of CMI and ran all operations. I asked if he knew if Faith managed CMI’s finances or bank accounts and he said no. He could not specifically say that Faith was ever involved in any criminal activities.

We then moved to the deposition that Faith gave related to his restraining order violation. Anthony thought Faith was dishonest during the deposition, see his response:

*“Because at the time she stayed at that, uh, place, um, the attorney asked her was they closed or open. She said that they were closed. And my attorney did some more background work to find out that they had been evicted. They shouldn’t even been there. She never disclosed that information.”*

Anthony did clarify that he assumed Faith knew about the eviction notice for Spark of Hope and that Faith knew they were not supposed to be at the business on the day of the violation.

Next, we discussed Anthony’s email to the City of Sunrise, specifically his original complaint. I went one allegation at a time. The first was “Ms. Montgomery committed public corruption, perjury/false statements and conspiracy to commit healthcare fraud”. His response:

*“Well because my believe was that because she worked as a public service aide she was able to help (David) in anyway with any information he needed to tell BSO or any law enforcement officer how to, um. Conceal what was going on.”*

When asked about the perjury/false statements, Anthony said that Faith lied in her statement to police, in her deposition and during the court hearing.

Specific to the healthcare fraud, Anthony assumed she was an active participant because of her association with David. He also stated:

*“And, you know, it’s hard to run a facility with no patients, no clients. And then at the summit, you know, I wrote the letter to, uh, BSO to warn them about David. That letter got around. I’m sure she heard of the letter....And she did nothing to help out the situation”.*

Anthony clarified that he *assumed* Faith was involved criminally because he *assumed* they were using the CMI to commit crimes. He never had any actual proof. Anthony also thought Faith should have been suspicious of David since they were moving out furniture from the facility but they were still soliciting clients for CMI.

I asked Anthony if Faith could have been a “victim” of David’s and been used by him and he responded, *“Absolutely...that’s David’s MO he targets African-Americans and then he targets divorced or widowed women or single moms”.*

Anthony said the only time he dealt with Faith was when he saw her at the business (the day of the restraining order violation) and he also had an email exchange with her.

On **6/21/23**, I took a sworn taped statement from retired **Sergeant Mark Hudson**. I asked if he supervised Faith during the time she would have been served with a subpoena (early 2022) and he said yes. Sergeant Hudson was Faith's immediate supervisor and he said she would typically wait for him to address any issues unless they were pressing. He did not recall her (Faith) ever telling him she had been served with a subpoena or anything related to Margate PD or Anthony Joyce.

On **6/21/23**, I took a sworn taped statement from **Sergeant Jason Zinn**. During our interview he confirmed he was one of two sergeants who worked with Sergeant Hudson (who supervised Faith). Sergeant Zinn confirmed that Faith never told him about being served with personal subpoenas nor did he overhear any conversations of the like.

On **6/22/23**, I took a sworn taped statement from **Sergeant Mike Calvano**. While on tape we confirmed that he was one of two sergeants that worked with Sergeant Hudson. Sergeant Calvano stated that Faith never told him about any personal issues related to a subpoena or going to court. He also never heard her speak with anyone else about it.

On **6/29/23** Faith was served with her 5-day notice. She acknowledged by having Attorney Gene Gibbons set an interview date. We agreed on 7/17/23.

On **7/17/23** I took a taped sworn statement from **Public Service Aide Faith Montgomery**. Present in the room were Attorney Gene Gibbons and IA Sergeant, Ryan Reardon. Faith stated she has been friends with David Lam for 13 years and met him through the synagogue.

Faith said in either 2017 or 2018, David came to her and wanted to start a program for first responders and wanted her to be in charge since she worked in law enforcement. Faith said this idea hit home bc of her friendship with Cindi McCue and the circumstances surrounding her death. Faith said she contacted Cindi's Dad on WHATSAPP for his approval, which according to her, she received.

Faith said that she and Cindi had been friends for 15 years and were friends outside of work. She said at times they were closer than others and had attended concerts together, Faith estimated they had hung-out approximately 10 times outside of work. At the time of Cindi's death, she could not recall the last time they had spoken.

I then asked what services the Cindi McCue Initiative would offer, she didn't have a clear answer, she stated, *"Let first responders know that they have an outlet other than EAP to go to*

*and, you know, do whatever...I don't know exactly, whatever Spark of Hope Services did".* After pressing her further, Faith said she could not independently recall.

Faith stated she did not know the process for taking on a client (in CMI) and she assumed they would go through the intake process at Spark of Hope (rehab facility). Faith stated numerous times she didn't know the process but they never actually had any clients.

When asked about raising money for CMI, she said she never did. Faith stated she spoke with Veterans Affairs and just pitched the idea of the CMI to them. Faith also said she did not receive money from the CMI other than money (checks) that David gave her. I asked why he gave her money but she couldn't recall, she did say "It may have been in general bc I'm a single parent. And to help out". Faith said to her knowledge, David never financially benefited from CMI. She offered that she collected clothes and money for Spark of Hope in 2017 and dropped them off at the office.

I then asked about the monthly cash deposits into her bank account but she was unsure of where they came from. Faith then offered that it could be from her real estate business but it was not David bc he was not giving her money monthly. Faith then thought the money was likely coming from her ex-husband who gave her child support in cash.

Faith then talked about the second check that David wrote her in 9/2018. She said that was around the time her ex-husband died and she needed the money. David also gave her \$1000 via pay pal once for all of her help.

I then asked about the Mental Health Summit in 2019 and her participation in the event considering Spark of Hope had closed in 2/2019. She just said a few times "I don't know". Faith thought David may open a new place eventually that could provide the services advertised. She could never provide a clear answer.

We then went to the Facebook account at which time Faith said she managed the account exclusively. She also acknowledged that she set up the proclamation with the City of Sunrise. I then asked about the end of CMI and she said they just didn't do anymore with it.

We then moved to Spark of Hope. Faith said she was not there often. She guesstimated that in total, she had only ever spent a week or two there. She never managed their books or logistics. She stated that she knew she was listed as director but that her business cards stated director of CMI.

Next, we discussed the violation of restraining order. Faith said she was truthful in her statement to the police, the report and her deposition. Faith said she had been served with a subpoena at work and did attend the hearing off duty, while in plain clothes. She said that she

has never been held in contempt of court for not producing documents. Faith said she never told her supervisor about the subpoena. I asked Faith if she committed healthcare fraud and she said no. She also said she did not know if it was occurring around her.

I then questioned her about writing her employer was Spark of Hope instead of the City of Sunrise on her sworn statement to Margate Police Department. She responded, *“I was not intentionally being dishonest. I just looked at it as, like, it’s asking, like where I’m at and how I’m involved in this place here. And that’s what I wrote down. I understand, like looking at it from your point of view”*.

When asked about why she used the PD’s address she responded, *“I’ve always been told...if we’re in a crash or anything we don’t have to put our home address bc that’s public record”*.

Faith reiterated that she was just a volunteer and was never on the payroll. The work she did was for the CMI only. She also said she really didn’t spend a lot of time at Spark of Hope.



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## Internal Affairs Complaint Report Narrative

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### **III. INVESTIGATIVE FINDINGS and DISPOSITION:**

If Anthony Joyce's allegations are true, PSA Montgomery would have violated the following policies:

*19.6.1.1. Members will comply with all Federal, State, County, and local laws and ordinances, including those that are punishable by no other penalty than a fine, forfeiture or other civil penalty. Members shall comply with the official policies and directives of the Sunrise Police Department.*

*19.6.3.6. Members shall not commit an act that, brings discredit upon the Department or otherwise impairs the operational efficiency of the Department or an act that prohibits or impairs the ability of Department personnel to perform their assigned duties.*

*62.6.9.1.2.3.1. Members must notify their Supervisor of the Subpoena and arrange to take leave if attendance is required during scheduled duty hours.*

*19.6.6.14. Department employees shall not use the City of Sunrise Police Department or any of its facilities as a mailing address for private or personal purposes.*

***Non-Police Employment:***

*36.6.22.2. This application must be completed for any non-police employment, occupation, profession or commercial enterprise, including self-employment.*

### **IV: CONCLUSION**

In September 2022, the Sunrise Police Department received a written complaint from Anthony Joyce alleging our employee, Faith Montgomery, committed numerous violations to include healthcare fraud with accomplice David Lam. After a first look, it was determined this case should proceed criminally and was given to Detective Sergeant Maria Santos to investigate. At the completion of Sergeant Santos' investigation, Faith was not considered a suspect and the internal investigation resumed. See the criminal case for further details on the final conclusion.

During the internal investigation I discovered complainant Anthony Joyce and David Lam created the business “Spark of Hope” in 2016, which treated patients dealing with various drug addictions. According to Anthony, he left the business in 2017 due to fraudulent activities being committed by David. Anthony stated when he left in 2017, most of the patients left with him and Spark of Hope struggled to keep its doors open and was treating very few patients, if any.

During Faith’s interviews (IA and criminal) she stated that she and David have been friends for years but started spending more time together in 2017. The pair eventually created the “Cindi McCue Initiative” (CMI) in 2018, with the intent to aid law enforcement officers and current/prior military struggling with mental illness or suicidal ideations. The CMI was created under Spark of Hope and was not a separate business or LLC. When Faith was asked exactly what services would be provided to potential clients of CMI, she was unsure and could never really provide an answer. She thought or assumed they would go through the intake process at Spark of Hope. Specific to this question as well as many others, Faith would remind this investigator as well as Sergeant Santos (criminal interview) they never had any clients.

On 2/6/2018, a Facebook account was created and titled, “The Cindi McCue Initiative at Spark of Hope”. Faith was the sole creator and manager of the page. During the time CMI was “active”, February 2018 until approximately early 2020, Faith posted events and videos, to the CMI Facebook page and attended a few events. In the promotional videos for CMI, Faith described her relationship with Cindi as personal and close. During her IA interview, she said they had been friends for many years and at times were closer than others. At the time of Cindi’s death, she could not recall the last time she had spoken to her.

On 2/7/18, David wrote Faith a check from “Partners in Hope” (another company he owned) in the amount of \$500. The memo line read “Cindi McCue Volunteer” (to be discussed later).

On 8/14/18, The City of Sunrise Commission presented David and Faith with a proclamation for “Mental Health Awareness”. Faith initiated this process with the Commission personally.

On 9/12/18, Faith attended the first Broward Mental Health Summit with David on behalf of the CMI. This event has since turned into a yearly function and partners with non-profit organizations, BSO, and many others.

On 2/1/19, the owners who leased the business space to Spark of Hope, initiated the eviction process in an effort to have them to vacate.

On 2/1/19, Faith is at Spark of Hope with David, when Anthony Joyce drove through the parking lot and had a verbal altercation with David. To be noted, David had an active



restraining order against Anthony and this event will become the center of many court proceedings.

On 2/12/19, the eviction is closed and Spark of Hope had officially vacated the premises.

On 7/26/19, Faith is served with a subpoena at work, mandating she provide a deposition on 8/1/19. She does appear and provided a deposition. The deposition is concerning the violation of restraining order filed against Anthony for the event that occurred on 2/1/19. This case spans over 2019-2022 and had multiple documents filed and court appearances. On 2/15/22, a court hearing occurred. Faith confirmed she received a subpoena to attend and spoke as a witness at the hearing. Faith also confirmed that she never told her supervisor she had received a subpoena for either event.

On 9/4/18, David wrote a second check to Faith from “Partners of Hope” in the amount of \$900. The memo line said “BMHS Sponsorship” (to be discussed later).

On 9/12/19, Faith attended the second Broward Mental Health Summit on behalf of the CMI, despite there being no brick and mortar location to provide services to clients. When asked why she attended another summit promoting CMI, knowing there was no facility, she said a few times, “I don’t know” but eventually stated David could have opened a new facility. A clear answer was never given.

Faith was asked when did CMI close and she said they “just didn’t do anything anymore with it”, there was not an official closing. Spark of Hope was dissolved as an LLC on 9/25/20 so it can be presumed on that date or prior.

According to Faith she never solicited or received funds for CMI. The subpoenaed bank records from Spark of Hope do not reflected anything to the contrary, specific to donations received. Faith was also not on Spark of Hope’s payroll. However, Faith claimed in both interviews to have never personally benefited from CMI, but there were two checks made out to Faith from David. Both checks were deposited into Faith’s personal account, with memo lines that stated “Cindi McCue Volunteer” and “BMHS Sponsorship”. The checks totaled \$1400. She could not provide a specific answer why she received the money or more importantly why the memo lines referenced the CMI. Faith did offer that David may have given her money since she is a single parent or to “help out”. She also shared that David gave her \$1000 via Pay Pal once.

In further review of Faith’s personal bank account, it showed regular cash deposits at the beginning of each month for 13 out of the 22 months that the search warrant yielded. The amounts varied monthly, but ranged from \$130-\$3000, the most common amount was \$900. Initially Faith was not sure where the deposits came from and offered it could have been from

her real estate business. She changed the explanation, saying it must be child support from her ex-husband. However, her ex-husband died in August 2018 and there were 4 deposits after his death.

While exploring the details of this case, it came to this investigators' attention that Faith may have been an employee at Spark of Hope. As discussed above, she received the 2 checks from David and had multiple cash deposits from an uncertain origin. Faith was also listed as the "Director of First Responders in Recovery Program" on Spark of Hope's organizational chart and even received business cards. According to Faith, the cards said "Director of Cindi McCue Initiative". Of even more interest, is Faith listed Spark of Hope as her employer on the sworn written statement she provided to Margate PD on the day Anthony Joyce violated the restraining order. In her criminal and IA interview, she was adamant that she was never an employee but just a volunteer. When asked why she wrote that, she responded:

Q. I wanna just bring up your Margate sworn statement. And you listed, um, yourself as the Spark of Hope Executive Director, (Cindy McCue Initiative) as your employer.

*A: Right. According to the name he gave me.*

Q: Okay. As your employer? That's what this says.

*A: Oh.*

Q: As your employer. So were you dishonest when you wrote this?

*A: No - no.*

Q: Or were you dishonest in the...

*A: Absolutely.*

Q: ...criminal interview when you said you weren't employed with them.

*A: Neither. I just wrote that. I didn't even think of employed. Because I was just there. And that's my title underneath there. But no. I was not...*

Q: Where are you employed?

*A: ...an employee.*

Q: I'm just...

*A: I know.*

Q: I'm just asking. It says where are you employed and what is your position? And this is what you chose. Not the City of Sunrise?

*A: I understand. I understand.*

Q: Okay. Were you intentionally being dishonest on here?

*A: No. I was not intentionally being dishonest. I just looked at it as, like, it's asking, like, where I'm at and how I'm involved in this place here. And that's what I wrote down. I understand, like, looking at it from your point of view.*

On the same written statement, Faith listed “10440 W. Oakland Park Blvd Sunrise, FL 33351” as her home address and provided her personal cellphone number. When asked why she chose that address, Faith stated she was always instructed to use the PSB as her address since a police report is considered a public record. She did confirm she was not working or in uniform on the day of this event.

Faith was clear that they never treated any patients under the CMI. To her knowledge, they never collected or received money for the CMI. Faith also stated she never knowingly participated in insurance fraud and had no knowledge if it was occurring.

## **In Summary:**

### **I find the following concerning the allegations of:**

*19.6.1.1. Members will comply with all Federal, State, County, and local laws and ordinances, including those that are punishable by no other penalty than a fine, forfeiture or other civil penalty. Members shall comply with the official policies and directives of the Sunrise Police Department.*

*19.6.3.6. Members shall not commit an act that, brings discredit upon the Department or otherwise impairs the operational efficiency of the Department or an act that prohibits or impairs the ability of Department personnel to perform their assigned duties.*

The above two policies were intended to cover the allegations of insurance fraud, perjury, public corruption and being held in contempt of court. During the investigation I found the following:

- No link between Faith and *insurance fraud*. According to her statement, she never had access to bank accounts nor did she manage their books. None of the evidence reviewed for the internal or criminal investigation revealed anything different. Although insurance fraud, among other crimes, were found in the bank records they could not be directly linked to Faith.

- Faith did not *perjure* herself on the police report or in her deposition. What she claimed to have seen, related to the restraining order violation, is factual to the best of my knowledge. Other than Anthony claiming her statement was untrue, there is no additional evidence to support the claim.
- *Public corruption* would imply Faith used her position for some gain. This investigator could not prove Faith gained or benefited in any way during the dates in question, directly related to her position.
- According to court documents and Faith's IA statement, she was never held in *contempt of court*. In further conversations with Anthony, he eventually acknowledged that Faith was never held in contempt but that he thought she should have been since she did not provide answers to a written document that he requested for the hearing.

Faith's involvement in the business, Spark of Hope, had to be evaluated extensively to ensure the correct outcome of this case. There were a handful of red flags that caught this investigators' attention but none of them could be substantiated. In addition, there appeared to have been moments that the average person would have asked more questions about the treatment process, financials and logistics. Plus, her interviews did not offer many answers.

With all that said, we must also take into consideration that she may have had a personal relationship with David, which was eluded to in Faith's criminal interview. The lack of evidence coupled with Faith's good work history and employment of over 20 years weighed heavily on the outcome. Based on the totality of the circumstances, this investigator finds the listed policy violations:

## UNFOUNDED

### Concerning the below policy violation, I find the following:

*62.6.9.1.2.3.1. Members must notify their Supervisor of the Subpoena and arrange to take leave if attendance is required during scheduled duty hours.*

Faith received a subpoena for two separate personal matters, the deposition and the hearing. She acknowledged that they were personal in nature and that she received them at work. Faith never told a supervisor about them. All Faith's immediate supervisors were interviewed and they confirmed she never told them about being served with a subpoena for person matters. Based on the totality of the circumstances, this investigator finds the listed policy violation:

## SUSTAINED

**Concerning the below policy violation, I find the following:**

*19.6.6.14. Department employees shall not use the City of Sunrise Police Department or any of its facilities as a mailing address for private or personal purposes.*

Faith did use the Public Safety Building's address on an official document as her address. She acknowledged it and she did this consciously. Her reasoning is not applicable. Based on the totality of the circumstances, this investigator finds the listed policy violation:

**SUSTAINED**

**Concerning the below policy violation, I find the following:**

***Non-Police Employment:***

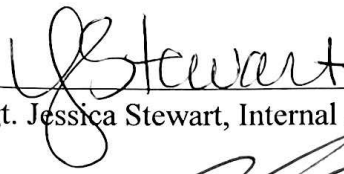
*36.6.22.2. This application must be completed for any non-police employment, occupation, profession or commercial enterprise, including self-employment.*

After some consideration and thought, this investigator concluded that Faith was not employed by Spark of Hope. It appeared that Faith's involvement did overlap with Spark of Hope at times but only when volunteering for the CMI. Faith also never filed the appropriate paperwork with the State of Florida to work at a rehabilitation facility, which would have been necessary.


Faith did intentionally list Spark of Hope as her employer on the Margate Police report. Her justification that she was at Spark of Hope, in her CMI role, is moderately believable. It was an impulsive decision and I believe she recognized such during her interview.

Whether Faith was an actual employee at Spark of Hope or not, had no bearing on the overall outcome of the case. Faith has submitted numerous outside employment forms over many years and she could have easily added Spark of Hope had she actually been employed. Based on the totality of the circumstances, this investigator finds the listed policy violation:

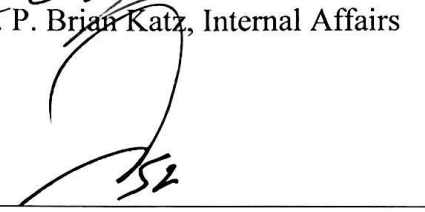
**UNFOUNDED**

  
Sgt. Jessica Stewart, Internal Affairs

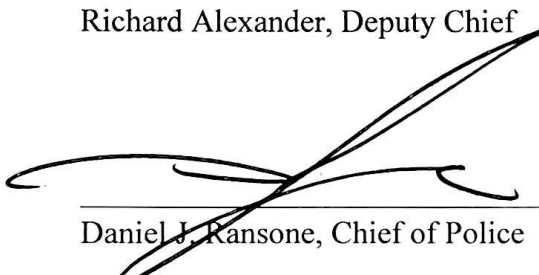
9/8/23  
Date

  
Lt. P. Brian Katz, Internal Affairs

9/11/23  
Date

  
Richard Alexander, Deputy Chief

9/26/23  
Date

  
Daniel J. Ransone, Chief of Police

9/26/23  
Date