

## Model and mother deny £1.2m property swindle

<https://www.thetimes.co.uk/article/model-persuaded-mother-to-join-her-in-1-2m-fraud-0pb5q8pz6>

**Gurpreet Narwan**

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Laylah De Cruz: her lover was also said to be part of the property sale scam  
CENTRAL NEWS

A model convinced her mother to pose as a multi-millionaire in a £1.2 million property fraud, a court was told yesterday.

Laylah De Cruz, 31, who lives in Dubai, is said to have encouraged her mother, Dianne Moorcroft, to take part in the fraud involving a £3 million house in Kensington, west London.

Mrs Moorcroft, 62, changed her name to Margaret Gwenllian Richards to convince estate agents that she was the 85-year-old owner of the property and then secured a £1.2 million bridging loan before a buyer was found.

Southwark crown court was told that the money was immediately transferred to Dubai.

Teresa Hay, for the prosecution, said: "Moorcroft would not have become involved in this scam at all if it weren't for the involvement and encouragement of her daughter.

"The roles they played respectively in the grand scheme were relatively small but they were hugely significant in the success of the scam."

The court was told that at her daughter's encouragement a British passport and Dubai resident's permit in Ms Richards's name was obtained to get a tenancy for the property and then to arrange for its sale while the real owner was living in Cambridge.

Ms Hay said that Tim Cope, a property lawyer who arranged for the sale of the property, “failed to notice either in advance or at that meeting that the image on the passport didn’t appear to match that on the resident’s permit . . . and neither of those images matched those of the woman sitting in front of him at that meeting”.

Property Holdings Ltd provided the loan and the money was transferred to Mrs Moorcroft’s solicitors on October 21, 2014. On the same day it was transferred to a bank account that she had set up in Dubai, the court was told.

Mr Cope and Fincorp, the bridging loan company, were informed that the Land Registry suspected a fraud on October 27, but efforts to retrieve the money were “pointless” because it had been withdrawn in cash.

Karl Cronin, Miss De Cruz’s lover, and another man were also said to be involved.

The court was told that officers discovered text messages between the pair in July 13 to 15, 2014, in which Mrs Moorcroft appeared to show concerns about proceeding with the plan. In one message Miss De Cruz said: “Karl said we are going forward 100 per cent.”

Mrs Moorcroft, of Blackpool, and Miss De Cruz each deny one count of conspiracy to commit fraud. Mrs Moorcroft also denies a count of possession of an identity document with improper intent. The trial continues.

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