

FACTUAL SUMMARY & LEGAL ANALYSIS: RESIDENCY, MORTGAGE, INSURANCE, TAX, AND ELECTION DISCLOSURE ISSUES REGARDING ADAM SCHIFF

I. Overview

Adam Schiff, former U.S. Representative for California's 30th Congressional District and currently serving as a United States Senator for California, has a long legislative career dating back to 2000. He transitioned to the Senate following his election in 2024. Over the years, Senator Schiff has provided conflicting information regarding his place of residence. These discrepancies raise serious questions about potential violations of federal mortgage regulations, California election laws, insurance fraud statutes, and state tax codes.

II. Timeline of Key Property and Residency Events

- 1998: Adam and Eve Schiff purchase 425 Amhurst Dr, Burbank, CA.
- 2000: Schiff is elected to Congress (California's 27th District).
- May 2003: Sells Burbank residence.
- June 2003: Purchases home at 8204 Windsor View Terrace, Potomac, MD, declaring it as "Primary Residence" in mortgage and insurance documents.
- July 2003: Registers to vote in California at 333 Andover Dr #209, Burbank, CA (700 sq. ft. 1-bed, 1-bath apartment).
- 2009: Refinances Maryland home affirming "Primary Residence."
- 2009: Subject of a House Ethics Committee hearing, where Schiff admits to a mistake.
- 2009: Purchases Burbank condominium (250 N First St #427); registers to vote there.
- 2010, 2011, 2013: Refinances Maryland property three more times, each time reaffirming it as "Primary Residence."

III. Legal Considerations

A. Mortgage Fraud Under Maryland Law

Under Maryland Code §7-401, knowingly misrepresenting a property as a primary residence in mortgage documents may constitute mortgage fraud. Repeated filings indicating the Maryland property as the Schiffs' primary residence, while Senator Schiff claimed California residency, may fall under this statute.

Penalty (per §7-407(c)): Up to 20 years in prison and/or fines up to \$100,000.

B. Insurance Fraud Under Maryland Law

Maryland Insurance Code §27-406 and §27-805 prohibit knowingly making false statements in or in reference to an insurance application. If Schiff declared the Maryland home as his primary residence for insurance purposes while claiming California residency for official duties and voter registration, this may constitute insurance fraud. Penalties include fines and imprisonment.

C. Tax Fraud Implications in California

According to the California Franchise Tax Board, falsely claiming out-of-state residency can constitute tax fraud. If Senator Schiff declared Maryland residency while receiving income or services in California, violations of Cal. Rev. & Tax Code §17014 may apply.

D. Election Code Violations

California Elections Code §2022 and §2026 state that moving out of California with intent to remain elsewhere results in loss of domicile. Despite affirming his primary residence in Maryland, Schiff continued registering to vote and ran for office in California.

Violations may include submitting false declarations (§18203), fraudulent voting (§18560), and fraudulent vote-by-mail applications (§18578).

E. Constitutional Requirements for Office

Per the U.S. Constitution, a Representative or Senator must be an "inhabitant" of the state they represent. Schiff's sustained identification of Maryland as his primary residence raises doubts about his eligibility during prior elections.

IV. Conclusion

Senator Adam Schiff's sustained identification of Maryland as his primary residence, coupled with repeated voter registrations and political candidacies in California, present serious conflicts. These inconsistencies may constitute:

- Mortgage Fraud
- Insurance Fraud
- Election Law Violations
- Tax Fraud
- Constitutional Ineligibility to serve in elected office representing California

V. Supporting Documentation (on file)

1. Grant Deeds and mortgage filings for Burbank and Potomac properties
2. Voter registration forms (multiple years and addresses)
3. House Ethics Committee transcripts (2009)
4. Legal codes from California and Maryland
5. Evidence of residency declarations in loan and insurance documents

Note: Adam Schiff was elected to the United States Senate on November 5, 2024, and sworn in on December 9, 2024. His residency status remains a matter of public interest and legal concern.