

**COMMONWEALTH OF PENNSYLVANIA
COUNTY OF: CHESTER**



**POLICE CRIMINAL COMPLAINT
COMMONWEALTH OF PENNSYLVANIA
VS.**

Magisterial District Number: **15-3-01**
 MDJ Hon. **HIPPLE, JOHN**
 Address: **1101 RIDGE ROAD
POTTSTOWN, PA 19465**
 Telephone: **(610) 455-1120**

DEFENDANT: (NAME and ADDRESS)
LAWRENCE **FRANCES** **KOZAK** **JR.**
First Name Middle Name Last Name Gen
**316 E BROADWAY AVE,
CLIFTON HTS, PA 19018
(610) 606-8513**

NCIC Extradition Code Type
 NCIC Extradition Code Type **3 - FELONY SURROUNDING STATES** Distance

DEFENDANT IDENTIFICATION INFORMATION					
Docket Number CR-113-24	Date Filed 4/25/24	OTN/Live Scan Number 110035012	Complaint Number J3779SB14L	Incident Number PA 2022-924656	Request Lab Services NO
Gender M	Date of Birth 12/07/1972	POB -	Add'l DOB	Co-Defendant? NO	
Defendant Also Known As	Defendant's First Name	Middle Name	Last Name	Suffix	
Race WHITE - W	Ethnicity NOT OF HISPANIC ORIGIN - N				
Hair Color GRAY OR PARTIALLY GRAY - GRY	Eye Color BROWN - BRO				
DNA NO	DNA Location		Weight 180 LBS		
FBI Number	MNU Number		Height 5' 11"		
Defendant Fingerprinted NO	Fingerprint Classification				

DEFENDANT VEHICLE INFORMATION							
Plate #	State	HazMat	Registration Sticker (MM/YY)	Commercial Vehicle?	School Veh.	Oth. NCIC Veh. Code	Reg. same as Def. NO
VIN	Year	Make	Model	Style	Color		

Office of the Attorney of the Commonwealth Approved Disapproved because:
 (The attorney for the Commonwealth may require that the complaint, arrest warrant affidavit, or both be approved by the attorney for the Commonwealth prior to filing. Pa.R.Crim.P.507.)
 (Name of Attorney for Commonwealth - Please Print or Type) _____ (Signature of Attorney for Commonwealth) _____ (Date) _____

I, **TPR. ADAM MCCORMACK** **727200/13071**
 (Name of Affiant - Please Print or Type) (PSP/MPOETC - Assigned Affiant ID Number & Badge #)
 of **PENNSYLVANIA STATE POLICE, TROOP J. EMBREEVILLE** **PAPSP2700**
 (Identify Department or Agency Represented and Political Subdivision) (Police Agency ORI Number)

do hereby state: (check appropriate box)
 1. I accuse the above named defendant who lives at the address set forth above
 I accuse the defendant whose name is unknown to me but who is described as
 I accuse the defendant whose name and popular designation or nickname is unknown to me and whom I have therefore designated as John Doe or Jane Doe.

DISTRICT COURT
APR 25 2024
15-3-01

with violating the penal laws of the Commonwealth of Pennsylvania at: **234**
 (Subdivision Code) **2101 POTTSTOWN PIKE, SOUTH CONVENTRY TWP**
 (Place-Political Subdivision)
 in **CHESTER** County **15** on or about **9/9/2019 AT APPROX. 00:01 HRS - 7/5/2022 AT APPROX. 23:59 HRS**
 (County Code) (Offense Date)



POLICE CRIMINAL COMPLAINT

Docket Number	Date Filed	OTN/Live Scan Number 110035012	Complaint Number J3779SB14L	Incident Number PA 2022-924656
Defendant Name	First LAWRENCE	Middle FRANCES	Last KOZAK	

The acts committed by the accused are described below with each Act of Assembly or statute allegedly violated, if appropriate. When there is more than one offense, each offense should be numbered chronologically

(Set forth a brief summary of the facts sufficient to advise the defendant of the nature of the offense(s) charged. A citation to the statute(s) allegedly violated, without more, is not sufficient. In a summary case, you must cite the specific section(s) and subsection(s) of the statute(s) or ordinance(s) allegedly violated.

Inchoate Offense	<input type="checkbox"/> Attempt 18 901 A	<input type="checkbox"/> Solicitation 18 902 A	<input type="checkbox"/> Conspiracy 18 903	Number of Victims Age 60 or Older				
Lead? YES	Offense # 1	Section 3921	Subsection A	PA Statute (Title) 18	Count 1	Grade F3	NCIC Offense Code 2399	UCR/NIBRS
PennDOT DATA (if applicable)		Accident Number	Interstate Indicator NO		Safety Zone NO		Work Zone NO	

Statute Description (include the name of statute or ordinance):
THEFT BY UNLAW TAKING-MOVABLE PROP

Acts of the accused associated with this Offense:

IN THAT, on or about said date, THE DEFENDANT did unlawfully take or exercise unlawful control over movable property, namely parish funds, belonging to St. Thomas More Parish valued at \$41,179.83.00, with the intent to deprive the owner thereof, in violation of Section 3921(a) of the PA Crimes Code.

Inchoate Offense	<input type="checkbox"/> Attempt 18 901 A	<input type="checkbox"/> Solicitation 18 902 A	<input type="checkbox"/> Conspiracy 18 903	Number of Victims Age 60 or Older				
Lead? NO	Offense # 2	Section 4106	Subsection A1IV	PA Statute (Title) 18	Count 1	Grade F3	NCIC Offense Code 2701	UCR/NIBRS
PennDOT DATA (if applicable)		Accident Number	Interstate Indicator NO		Safety Zone NO		Work Zone NO	

Statute Description (include the name of statute or ordinance):
OTHER REASON ACCESS DEVICE IS UNAUTH BY ISSUER

Acts of the accused associated with this Offense:

The Defendant used credit cards for the purpose of obtaining property or services using parish funds valued at \$41,179.83.00 with knowledge that the use of the cards was unauthorized by the issuer or issuers, or the person or persons to whom issued in violation of Section 4106(a)(1)(iv) of the Pennsylvania Crimes Code, Act of December 6, 1972, 18 Pa. C.S. 4106(a)(1)(iv).



POLICE CRIMINAL COMPLAINT

Docket Number	Date Filed	OTN/Live Scan Number I10035012	Complaint Number J3779SB14L	Incident Number PA 2022-924656
Defendant Name	First LAWRENCE	Middle FRANCES	Last KOZAK	

The acts committed by the accused are described below with each Act of Assembly or statute allegedly violated, if appropriate. When there is more than one offense, each offense should be numbered chronologically

Inchoate Offense	<input type="checkbox"/> Attempt 18 901 A	<input type="checkbox"/> Solicitation 18 902 A	<input type="checkbox"/> Conspiracy 18 903	Number of Victims Age 60 or Older				
Lead? NO	Offense # 3	Section 3927	Subsection A	PA Statute (Title) 18	Count 1	Grade F3	NCIC Offense Code 2701	UCR/NIBRS
PennDOT DATA (if applicable)		Accident Number		Interstate Indicator NO	Safety Zone NO		Work Zone NO	

Statute Description (include the name of statute or ordinance):
THEFT BY FAIL TO MAKE REQ DISP FUNDS

Acts of the accused associated with this Offense:

IN THAT, on or about said date, THE DEFENDANT did obtain property upon agreement, or subject to a known legal obligation, to make specified payments or other disposition, whether from such property or its proceeds or from HIS own property to be reserved in equivalent amount and did intentionally deal with the property obtained as HIS own and failed to make the required payment or disposition.



POLICE CRIMINAL COMPLAINT

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Defendant Name	Defendant's First Name LAWRENCE	Middle Name FRANCES	Last Name KOZAK	

2. I ask that a warrant of arrest or a summons be issued and that the defendant be required to answer the charges I have made.
3. I verify that the facts set forth in this complaint are true and correct to the best of my knowledge or information and belief. This verification is made subject to the penalties of Section 4904 of the Crimes Code (18 Pa.C.S.§4904) relating to unsworn falsification to authorities.
4. This complaint consists of the preceding page(s) numbered 1 through 4
5. I certify that this filing complies with the provisions of the *Case Records Public Access Policy of the Unified Judicial System of Pennsylvania* that require filing confidential information and documents differently than non-confidential information and documents.

The acts committed by the accused, as listed and hereafter, were against the peace and dignity of the Commonwealth of Pennsylvania and were contrary to the Act(s) of the Assembly, or in violation of the statute cited.

(Before a warrant of arrest can be issued, an affidavit of probable cause must be completed, sworn to before the issuing authority, and attached.)

04/25/24
(Date)

TPR. Adams
(Signature of Affiant)

AND NOW, on this date, 4/25/24 I certify that the complaint has been properly completed and verified. An affidavit of probable cause must be completed before a warrant can be issued.

15-3-01
(Magisterial District Court Number)

[Signature]
(Issuing Authority)





POLICE CRIMINAL COMPLAINT

Docket Number	Date Filed	OTN/Live Scan Number 10035012	Complaint Number J3779SB14L	Incident Number PA 2022-924656
Defendant Name	First LAWRENCE	Middle FRANCES	Last KOZAK	

AFFIDAVIT of PROBABLE CAUSE

Your affiant is a member of the Pennsylvania State Police assigned to the Criminal Investigation Unit at Troop J – Embreeville in Chester County, PA.

On 07/11/22, the Pennsylvania State Police received notice from the Chester County District Attorney’s Office of a possible theft. Per John P. DELANEY, Jr., Esq., Director of Investigations in the Office of Investigations for the Archdiocese of Philadelphia, there is evidence that Father Lawrence F. KOZAK, the pastor of the St. Thomas More Church, has been stealing significant parish funds over the past two years. The location of the church is 2101 Pottstown Pike, South Coventry Township, Chester County.

INITIAL INVESTIGATION

On 07/29/22 at approximately 1030 hours, I met with Arjun M. DIAS, the Director for the Office for Parish Service and Support for the Archdiocese of Philadelphia. John P. DELANEY, Jr., Esq., Director of Investigations in the Office of Investigations for the Archdiocese of Philadelphia was also present along with Frank MASTRANGELO, an Investigator in the Office of Investigations for the Archdiocese of Philadelphia.

During conversation with John P. DELANEY, Jr., Esq, he informed me that everything was discovered during a routine audit. An unusually high balance was discovered on the parish credit card for the St. Thomas More Church, which prompted further inquiry.

Arjun M. DIAS explained that in the regular course of his work he will help parishes with accounting and QuickBooks. In reference to the St. Thomas More Church, he noted a large credit liability on the balance sheet, and credit card payments were being coded incorrectly. DIAS began digging into this and noted things such as an astronomical amount of Apple transactions. DIAS had his staff get every credit card statement since the account was opened. DIAS provided me with a document entitled “Parish Credit Card Activity Sep 2019

I, TPR. ADAM MCCORMACK BEING DULY SWORN ACCORDING TO THE LAW, DEPOSE AND SAY THAT THE FACTS SET FORTH IN THE FOREGOING AFFIDAVIT ARE TRUE AND CORRECT TO THE BEST OF MY KNOWLEDGE, INFORMATION AND BELIEF.

I CERTIFY THAT THIS FILING COMPLIES WITH THE PROVISIONS OF THE CASE RECORDS PUBLIC ACCESS POLICY OF THE UNIFIED JUDICIAL SYSTEM OF PENNSYLVANIA THAT REQUIRE FILING CONFIDENTIAL INFORMATION AND DOCUMENTS DIFFERENTLY THAN NON-CONFIDENTIAL INFORMATION AND DOCUMENTS.

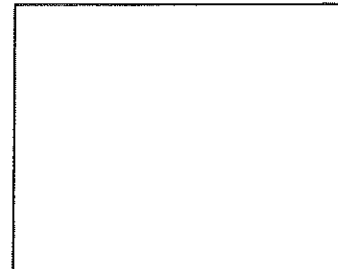
TPR. Adam McCormack

(Signature of Affiant)

Sworn to me and subscribed before me this _____ day of _____

_____ Date _____, Magisterial District Judge

My commission expires first Monday of January,





**POLICE CRIMINAL COMPLAINT
AFFIDAVIT CONTINUATION PAGE**

Docket Number	Date Filed	OTN/Live Scan Number 110035012	Complaint Number J3779SB14L	Incident Number PA 2022-924656
Defendant Name	First LAWRENCE	Middle FRANCES	Last KOZAK	

AFFIDAVIT of PROBABLE CAUSE CONTINUATION

- June 2022," which contained tabulated transactions and amounts spent in various categories. 2183 transactions were related to a category of spending referred to as "gaming" with a total amount spent of \$40,879.00. In total, 6 personal payments were made by Father KOZAK on the parish credit card balance totaling \$10,600.00.

I inquired into charges in the "gaming" category. DIAS recalled charges relating to "Wizard of Oz" slots, Candy Crush Saga, Cash Frenzy, Mario Kart Tour, and Pokémon Go. DIAS related that he met with Father KOZAK, and the Apple transactions were discussed. DIAS looked at Father KOZAK's Apple purchase history. DIAS also obtained Father KOZAK's PayPal account and Amazon account information. DIAS recalled having two conversations with Father KOZAK via phone and one in-person meeting with him. In reference to the \$10,600.00 in personal payments made by Father KOZAK on the parish credit card balance, these payments were made from an external account not associated with the church.

DIAS informed me that he collected Apple receipts, Amazon receipts, PayPal receipts, and statements from Father Kozak and the St. Thomas More Church in the course of his work. He obtained screenshots of account activity and is aware that Father KOZAK utilizes an iPhone and an iPad. DIAS was able to obtain Amazon receipts by obtaining Father KOZAK's login credentials and going into his account. The Amazon account Father KOZAK utilizes is in his personal name but linked to the parish credit card. DIAS was able to identify \$214,265.00 in expenses associated with Father KOZAK's Apple ID, and \$43,397.00 in Apple expenses were incurred on the parish credit card.

On 08/03/22, I was able to receive and view records that the Archdiocese of Philadelphia had collected from KOZAK and the St. Thomas More Parish during their investigation into the parish finances. There were also various documents and records generated by the Archdiocese of Philadelphia.

SUMMARY OF DOCUMENTS AND RECORDS PROVIDED BY ARCHDIOCESE OF PHILADELPHIA:

-A document containing Apple transactions between 01/07/22 and 06/14/22 associated with the Apple account associated with KOZAK and the email address theresedoctor33@gmail.com. I noted purchases associated with content for the games Cash Frenzy - Slots Casino, Candy Crush Saga, Seekers Notes: Hidden Objects, and Mario Kart Tour. There are order numbers associated with the transactions.

-A spreadsheet containing Apple transactions associated with the Apple ID 1180658562 associated with KOZAK between 12/30/18 and 06/15/22. There are a total of 11,248 transactions listed with a total of \$214,265.08 in transactions. There are order numbers consistent with what is observed on the aforementioned document. I noted reoccurring payment types which were a Visa and a MasterCard. I noted additional purchases associated with Wizard of Oz Slots Games, Pokémon GO, Candy Crush Friends Saga, Candy Crush Jelly Saga, Credit Sesame, and Willy Wonka Slots Vegas Casino.

-Credit card statements between September 2019 and July 2022 associated with Beneficial Bank and Key Bank in the name of Lawrence KOZAK and the St. Thomas More Parish. I noted a significant amount of Apple related charges on statements for two separate Beneficial Bank Visa credit cards. One credit card ends in the digits 7519 and the other ends in 7492. In addition, I also noted Apple related charges on a statement for the Key Bank credit card ending in 1844.

-A document which contains a screenshot of the Amazon Wallet containing the payment methods on file for KOZAK's Amazon account. I noted that the Visa credit card ending in 7492 and the MasterCard credit card ending in 5691 associated with the St. Thomas More Parish were listed.

-A document which appears to contain a history of payment methods associated with KOZAK's Amazon account. I



(Signature of Affiant)



**POLICE CRIMINAL COMPLAINT
AFFIDAVIT CONTINUATION PAGE**

Docket Number	Date Filed	OTN/Live Scan Number I10035012	Complaint Number J3779SB14L	Incident Number PA 2022-924656
Defendant Name	First LAWRENCE	Middle FRANCES	Last KOZAK	

AFFIDAVIT of PROBABLE CAUSE CONTINUATION

noted that the Visa credit card ending in 7492 and the Visa credit card ending in 7519 associated with the St. Thomas More Parish were listed.

-An Amazon.com invoice associated with KOZAK's Amazon account. This order was placed on 04/27/21 and there is one item in the order which is a Fire HD 10 Tablet 32GB which costs \$149.99. The invoice total was \$164.28 with tax and gift wrap. The order was shipped to (Goddughter of KOZAK) in Bensalem, PA. KOZAK utilized a Visa card ending in 7519 associated with St. Thomas More Parish to make the purchase. The transaction appears to be associated with a gift registry.

-A spreadsheet containing Amazon transactions. The following transactions were noted:

•An Amazon transaction which occurred on 05/20/22 associated with order number 112-1895215-9050664. This order was for a kid's school backpack with an order total of \$51.38. The payment method was a Visa credit card ending in 7519 associated with the St. Thomas More Parish. This item was shipped to (Goddughter of KOZAK) located at 227 Saddlebrook Dr., Bensalem, PA 19020. A message was included with the order which said "Take this to school with you (Goddughter of KOZAK)!!!! Love you. Uncle Larry From Lawrence F Kozak"

•An Amazon transaction which occurred on 04/27/21 associated with order number 112-7059236-4638647. This order was for a Fire HD 10 Tablet with an order total of \$164.28." The payment method was a Visa credit card ending in 7519 associated with the St. Thomas More Parish. A message was included with the order which said "Happy Birthday dearest goddaughter! From Lawrence F Kozak."

•An Amazon transaction which occurred on 12/15/20 associated with order number 112-9675156-1341843. This order was for a kid's science kit with a total price of \$58.81. The payment method was a Visa credit card ending in 7519 associated with the St. Thomas More Parish and a gift card. A message was included with the order which said "Dear (Goddughter of KOZAK), Santa Claus left these gifts at my house by mistake!!!! Merry Christmas goddaughter! I love you!!! From Uncle Larry." There is also a nativity scene set associated with this order number with a total price of \$26.36.

INTERVIEW WITH LAWRENCE FRANCES KOZAK:

After reviewing the content and records that the Archdiocese of Philadelphia had collected from KOZAK and the St. Thomas More Parish during their investigation into the parish finances, I contacted KOZAK and scheduled an interview with him.

On 10/28/22 at approximately 1456 hours, I interviewed Lawrence Frances KOZAK in the interview room of the Embreeville Barracks. This interview was recorded via audio and video. During the interview, I confirmed with KOZAK that he is the pastor for the St. Thomas More Church in Pottstown. KOZAK related that he has been the pastor there for two years and has been there for three years. He went there in July of 2019. During the interview, KOZAK explained what was going on which was that he was playing games on his phone, but it wasn't gambling. KOZAK identified one of the games as Candy Crush and described the others. One is a puzzle game, and another is a game with slot machines but not online gambling. KOZAK described what he was doing as "powering up." KOZAK indicated that he had the parish card in his Amazon account and his Apple account because it was being used to pay for streaming, Microsoft Word, and Microsoft Office. KOZAK explained that he had the parish card and his Apple card connected and then showed me his phone to explain his point further. KOZAK showed me his payment methods attached to his device such as his Apple card and his bank card. I noted that the bank card was a TD Bank card. KOZAK indicated that he didn't realize when he went past the balance on his Apple card, the charges were kicked over to the parish card. KOZAK indicated what would normally come up is a message about not having enough credit and to pay it and he would go in and make a payment on the card. KOZAK related that he's not a "detail guy" so what he usually does is go in, look at the bottom line, and make a payment.

TPR. Adair

(Signature of Affiant)



**POLICE CRIMINAL COMPLAINT
AFFIDAVIT CONTINUATION PAGE**

Docket Number	Date Filed	OTN/Live Scan Number 110035012	Complaint Number J3779SB14L	Incident Number PA 2022-924656
Defendant Name	First LAWRENCE	Middle FRANCES	Last KOZAK	

AFFIDAVIT of PROBABLE CAUSE CONTINUATION

Later in the interview, KOZAK expressed feelings of stupidity because he would "pay the bottom line" when it came to his bills. KOZAK indicated that his father would warn him in reference to this and tell him that he has to look at what he's paying for. KOZAK related that he doesn't do that and sees the bottom line and makes a payment. After doing so, KOZAK would tell his business manager that he made a payment. KOZAK then expressed that he's disappointed that he let it get like this and that there's no excuse except that he wasn't paying attention and should have been. KOZAK expressed feeling bad because in some way this affects the parish, and he would never want to do that, so he wants to pay it back. During further discussion with KOZAK, he indicated that he uses his iPad and his TV for streaming but would also be capable of doing such on his phone. KOZAK then indicated towards his phone and indicated that he had a folder which he no longer has because he got rid of all his games. KOZAK then made it known that he's seeing a counselor for addictive tendencies, and he recommended that he get all the games off his phone which he did so he's no longer purchasing those types of things and hasn't been doing so for a few months at least.

I later inquired into examples of games which KOZAK liked to play on his phone. He responded with Candy Crush Saga, Pokémon, Mario Kart, a puzzle game which he confirmed to be Seeker's Notes, and a slot machine game which he confirmed to be Cash Frenzy. I brought up Wizard of Oz Slots as a game KOZAK played and he confirmed familiarity with it.

During the interview, I asked KOZAK if he has an email, he uses with all his accounts and he provided me with the email address theresedoctor33@gmail.com. I then inquired into KOZAK's personal bank accounts and KOZAK confirmed that he maintains them with just TD Bank.

I inquired into if at any point KOZAK realized this stuff was going on the card but he kind of just lost touch or had a crisis. KOZAK said "I don't remember that I don't" in response. KOZAK explained that he just zoned out for like a year at least with everything going on. I inquired into whether there was a moment of weakness where he decided to use the (parish) card like this. KOZAK said in response "I can't think of one, this is what you asked me, but I, is it possible? of course it's possible, I, I don't want to rule that out but I can't think of a specific instance where I deliberately said "I don't care how much money," or "I don't care that I shouldn't be using the card for this kind of thing, I'm doing it," like I can't, honestly I can't say that, umm, I'm sorry, it would be an easier explanation, but, I honestly can't say it."

I then indicated to KOZAK that usually when I talk to people like this, they usually would tell me this was a habit and it had got away from me. KOZAK cut me off as I was indicating the aforementioned and said, "well I can say that, but I just can't remember any deliberate use of the parish card for that like where I decided "I just don't care I'm going to use the parish card." I then said to KOZAK "so, so you're going to maintain that you had no idea that the parish card was being used in this manner." KOZAK said in response "I'm going to maintain that I have no memory of realizing that "uh oh, but you know I'm so into this I'm going to keep going. I, I just don't."" I indicated to KOZAK it is the opinion of a lot of people I talked to was that he must have known something about what was happening. KOZAK said in response "well I knew I was playing a lot of games."

I then said to KOZAK "and I know we had talked about, you know, you seeing the psychologist for, for that stuff with the, with the games. Do you think you have a problem with that? With the games and the money and all that. Do you think you have an issue with that that like needs to be...?" KOZAK answered before I could finish my question and confirmed that he thinks he did. KOZAK related that he hasn't played any games as of late and doesn't have any on his phone and removed everything from his phone.

I later asked KOZAK if he thinks I'm going to uncover at any point any sort of thing that would make me believe he did this deliberately and it had just gotten away from him. KOZAK responded by saying "I don't know, I, I can tell you what I know I did, and, and I can tell you I don't remember any point where I said



(Signature of Affiant)



**POLICE CRIMINAL COMPLAINT
AFFIDAVIT CONTINUATION PAGE**

Docket Number	Date Filed	OTN/Live Scan Number 110035012	Complaint Number J3779SB14L	Incident Number PA 2022-924656
Defendant Name	First LAWRENCE	Middle FRANCES	Last KOZAK	

AFFIDAVIT of PROBABLE CAUSE CONTINUATION

I'm going to use the parish card for this." I suggested to KOZAK during questioning that he realized he was using the card for the games but didn't realize he was using it to this extent. KOZAK said in response "I can't remember that, but if you're looking through it and you come across it, I'll accept that, but I can't remember ever being like, 'eh who cares it's just the parish card I'll pay it off or whatever.'" As I continued to converse with KOZAK, he admitted to misusing the card but doesn't know if he deliberately did it or not. KOZAK indicated that prior to this interview he would have told me "no", but now he's doubting himself.

I asked KOZAK if there was not one time, he could remember using the card this way for this inappropriate activity. KOZAK asked for clarification on inappropriate activity, and I clarified that I was referring to the games. KOZAK then said, "I mean, I guess I could have known at some point that there, it would default to the card, I just didn't, there was no point where I said, "I'm going to use the card for this purpose." I confirmed with KOZAK what he said, and he explained that he had several cards on there and most of them were all his except for that one card. I asked KOZAK if he realized he was exhausting the other cards and he confirmed such and indicated what he would do which is switch out to another personal card. KOZAK continued to maintain that he really can't think of a time where he said he's going to use the parish card for this purpose.

I asked KOZAK again if he knew he was using that card for the games. In response he said "I don't remember deliberately knowing that. Is there some part of me that says well it'll default, you know, yea maybe, but I wasn't consciously thinking that way." I referenced that being something occurring in his brain, and KOZAK confirmed it was at some level but not at a level where he would have been paying attention. KOZAK later admitted that he wasn't thinking at any level during this time, and he should have known but he wasn't thinking about it and just playing. KOZAK admitted that he should have been paying better attention to it and is embarrassed. I asked KOZAK if this gaming he was doing had a significant financial impact on his personal life. KOZAK admitted for a little it did toward the end. I inquired into whether KOZAK had issues with finances, paying for things that he normally wouldn't have, and issues with bills because of the gaming he was doing. KOZAK confirmed such and admitted he might have at a certain point during that time period, and he would just try to go in and pay that off.

INTERVIEW WITH BUSINESS MANAGER OF ST. THOMAS MORE PARISH:

On 01/19/23, I interviewed the business manager for St. Thomas More Parish. She described during the interview how KOZAK would provide her with his statements for the credit card associated with the parish and it would say "for records only" with his initials which were LK or LJK. KOZAK explained to her that this was for filing purposes and whenever KOZAK gave her one she would file it in the file cabinet.

When speaking to the business manager, she recalled when the priest in Downingtown hit the papers and got arrested. She knew KOZAK used the parish credit card for "personal and everything" because she's seeing the total going up and she's seeing "Apple, Apple, Apple" on the detail. She reiterated that she's not entering this and it's "for records only." She questioned why it was a \$13,000.00 balance and would look through and it was eight pages of data. The priest in Downingtown got arrested for embezzlement of money when I inquired into such. At the time, the business manager recalled asking KOZAK if he knew him. KOZAK had indicated to her that he knew about it. The business manager told KOZAK "I think you should separate your personal expenses from the church expenses on the credit card." This conversation happened in October of 2021, when I inquired into such. When she said to this to KOZAK, he asked her if he was in trouble to which she responded "no" and "I don't want to see your name in the newspaper."

I discussed with the business manager the reasons she believed that this spending that KOZAK was doing personally using the church (credit) card was not an accident that he didn't realize until later on. She referenced the credit card statements and how they were eight pages long. She also indicated that KOZAK

JPR. Aden

(Signature of Affiant)



**POLICE CRIMINAL COMPLAINT
AFFIDAVIT CONTINUATION PAGE**

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Defendant Name	First LAWRENCE	Middle FRANCES	Last KOZAK	

AFFIDAVIT of PROBABLE CAUSE CONTINUATION

opened the mail. She then indicated that KOZAK told her that he told the police that he only ever looked at the top number. She expressed to me that she doesn't believe that and described how when another employee was there, KOZAK told her that he looks at this employee's statements every month and sometimes questions things this employee would put on her card. The business manager made the point to me "well you look at hers, but you don't look at your own?" in reference to the statements.

ADDITIONAL INVESTIGATION:

During the course of this investigation, I obtained an email which was sent to KOZAK from his business manager on 03/17/22. In the email, the business manager says to KOZAK:

"Hi Father, I am sure you are aware of the balance owed on the First Bank Visa Credit Card. I look at this account monthly to ensure that the items Corinne or I have charged to #7519 are recorded correctly. I noticed the balance is reaching the credit limit and we are paying \$155 in finance charges.

Unfortunately, there are so many repeated Amazon & Apple charges, of which I have no idea whether they are correct or not, it is making it very difficult to know if there are any fraudulent charges to the #7519 account.

I guess the question I have is would you be able to explain each of the charges on this account in a financial audit? Are these personal or church items? This is what I was referring to previously when I suggested you get a separate credit card for church and personal use. At this time, I would not be able to explain many of these charges and I want to be sure that I am verifying items charged to the FirstBank Credit card to ensure there isn't potentially fraudulent activity.

Any insight you can provide that would help me to validate the #7519 FirstBank credit card it would be greatly appreciated. Thanks."

There are five photos in the email that the business manager sent to KOZAK. The photos are of an account detail for the FirstBank credit card ending in 7519 associated with KOZAK and St. Thomas More Parish. The business manager highlights in the photos the finance charges she was referring to in the email. The balance on the credit card as of 03/17/22 is visible in the photos which is \$16,929.48 and the credit limit of \$17,400.00 is visible. The business manager includes photos of numerous Apple transactions in the email which are pertaining to the inquiry she made to KOZAK.

SEARCH WARRANTS FOR RECORDS:

During the course of this investigation, personal TD Bank records associated with KOZAK were obtained via search warrant. Upon reviewing TD Bank statements for KOZAK, I noted periods of time where there would be significant and persistent Apple charges to the degree where they would have a noticeable financial impact. For the statement between 11/12/20 and 12/11/20, there were significant charges, which left the account with an ending balance of \$67.90. There was a total of \$875.00 in overdraft fees in 2019. There was a total of \$1155.00 in overdraft fees in 2020. There was a total of \$700.00 in overdraft fees in 2021. There was a total of \$105.00 in overdraft fees for the visible statements in 2022. There were no returned items fees in 2019 however there were \$35.00 in said fees in 2020. There were \$105.00 in total returned items fees in 2021 and none for visible statements in 2022.

Search warrants were also obtained for Apple records and Amazon records associated with KOZAK. The records were reviewed and were consistent with records obtained by the Archdiocese of Philadelphia and provided to me.

ADDITIONAL INVESTIGATION:

TPR. [Signature]

(Signature of Affiant)



**POLICE CRIMINAL COMPLAINT
AFFIDAVIT CONTINUATION PAGE**

Docket Number	Date Filed	OTN/Live Scan Number 110035012	Complaint Number J3779SB14L	Incident Number PA 2022-924656
Defendant Name	First LAWRENCE	Middle FRANCES	Last KOZAK	

AFFIDAVIT of PROBABLE CAUSE CONTINUATION

On 03/15/23, I met with Father Thomas KLETZEL at the St. Thomas More Parish after being advised that he was in possession of a check which KOZAK had provided to the St. Thomas More Parish. The check was in an envelope addressed to Father Thomas KLETZEL with his name handwritten as the addressee. The return address in the top left corner of the envelope is the Sacred Heart Parish. A TD Bank check was within the envelope dated 03/09/23 associated with Lawrence KOZAK. The check is written to St. Thomas More for \$8000.00 for "Parish Reimbursement." The check is signed by KOZAK. The account number on the check matched KOZAK's TD Bank statements. In the envelope was also a handwritten letter to KLETZEL from KOZAK. The body of the letter says "Dear Fr. KLETZEL, Enclosed please find a check for \$8000 in reimbursement to the parish. I am so sorry that I made this mistake which has been any source of stress for you. I have been paying the Credit Card since April when this all started." KOZAK informs KLETZEL of what he has paid thus far as line items. It is indicated that he paid \$24,773 on credit card, \$9000 previously, and \$8000 via check. A total of \$41,773 is listed. At the bottom of the letter, KOZAK says "again thank you for your patience!" and signs his name.

CONCLUSION:

Based on the aforementioned, your affiant believes there is probable cause that Lawrence Frances KOZAK misused funds from St. Thomas More for personal gain in violation of the Pennsylvania Crimes Code. As a result, I respectfully request that he answer to the associated criminal charges.

TPR. [Signature]

(Signature of Affiant)