

Timeline of Events

1998:

- Judge James M. Welch and his wife, Ginny, take out a loan for \$217,200 on their residence in Redlands, CA.
- Judge Steven Mapes takes out a loan for over \$155,000 on his home on Patricia Drive.

2001:

- Judge Mapes takes out three loans: \$100,000, \$307,500, and another for \$100,000.

2002:

- Judge Mapes takes out two loans: \$88,500 and another for \$100,000.

March 2003:

- The Welches fully repay their 1998 loan of \$217,200.

February 2003:

- The Welches take out another loan on their residence for \$234,000.

June 10, 2004:

- The Welches fully repay their February 2003 loan of \$234,000.

May 17, 2004:

- The Welches take out another loan on their residence for \$358,965.71.

2004:

- Judge Mapes takes out a loan exceeding the assessed value of his house (\$427,528) for \$493,000.

2006:

- Judge Mapes takes out another loan on his property.

Pre-June 12, 2009:

- All probate and conservatorship cases in San Bernardino County are moved to the Redlands Courthouse.
- Judge James M. Welch presides over most of these cases.
- The San Bernardino County Sentinel publishes an exposé on Melodie Z. Scott, a professional fiduciary and conservator for the elderly, detailing questionable business practices.

June 12, 2009:

- The Sentinel publishes an article featuring Judge James M. Welch, highlighting his connection to Melodie Z. Scott and raising concerns about his loan activities.

August 11, 2009:

- The Sentinel sends an inquiry to Presiding Judge Jim McGuire regarding Judge Welch's loans and property transactions in Riverside County.

August 12, 2009:

- Judge McGuire responds to the Sentinel, stating his limited jurisdiction and denying any review or investigation into Judge Welch's activities.

September 11, 2009:

- The Sentinel publishes an article by Janet Phelan detailing the suspicious loan activities of Judge James M. Welch and Judge Steven Mapes.
- Information on similar loan activities by Commissioner John McCoy and Judge Sharon Waters in Riverside County is turned over to District Attorney investigator Jeff Chebahtah.
- Chebahtah refuses to assign a complaint/case file number for the information on McCoy and Waters.
- Both McCoy and Waters are removed from an active case in Riverside Superior Court following protests concerning their loans.

Post-September 11, 2009:

- Judge Welch is removed from his probate assignment in Redlands.
- Melodie Z. Scott launches a legal protest regarding the denial of her fiduciary license by the California Professional Fiduciary Bureau.

Cast of Characters

Judge James M. Welch: A judge in San Bernardino County who presided over numerous probate and conservatorship cases in Redlands. He is the primary focus of the investigation into suspicious loan activities, having taken out and repaid several large loans within short periods.

Ginny Welch: Judge James M. Welch's wife.

Judge Steven Mapes: A judge in San Bernardino County who served on the Barstow court after working as a deputy district attorney. He has a history of multiple loans on his property, some exceeding its assessed value, and has received numerous reconveyances raising questions about the source of repayment funds.

Melodie Z. Scott: A professional fiduciary and conservator for the elderly operating in Redlands. She faced allegations of overcharging clients, misappropriating funds, and engaging in questionable property transactions involving conservatees. Her activities drew scrutiny due to her potential influence on Judge Welch.

Judge Jim McGuire: Presiding judge of San Bernardino County. He responded to the Sentinel's inquiry regarding Judge Welch's activities, stating his limited jurisdiction and refusing further investigation.

Janet Phelan: An investigative journalist who uncovered and reported on the suspicious loan activities of Judges Welch and Mapes. She raised concerns about potential judicial corruption and lack of accountability within the system.

Commissioner John McCoy: A commissioner in Riverside County who was investigated for suspicious loan activities similar to those of Judge Welch. He was removed from an active case following protests about potential bribery.

Judge Sharon Waters: A judge in Riverside County who was also investigated for dubious loan activities and removed from an active case alongside Commissioner McCoy.

Jeff Chebahtah: A district attorney investigator in Riverside County. He received evidence of suspicious loan practices by McCoy and Waters but refused to assign a formal complaint/case file number, raising concerns about a potential cover-up.