FURY AT 'CON'TRACTOR

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SCROOGED: Ann Byer of Freeport will spend Christmas in a trailer after losing her house insurance money in an alleged scam. N.Y. Post: Mary McLoughlin

He preyed on fire victims: L.I. cops

By KIERAN CROWLEY

A disabled Long Island grandmother will celebrate Christmas in a trailer outside her fire-gutted house — because she was burned by a contractor she says stole $95,000 in insurance money she needed to restore her damaged home.

She is one of three victims whom contractor Lawrence McGrath took for a total of more than $200,000 by forging endorsements, cashing their fire insurance checks and never doing the reconstruction work, authorities said after McGrath's arrest yesterday for grand larceny.

McGrath, 37, of Rockville Centre, "caused a lot of problems for a lot of people," said Nassau County prosecutor Stephanie Meister, who added it would be "a very bad Christmas" for victim Ann Byer, 66, of Freeport, and the others who were robbed.

"I can't buy Christmas gifts for my grandchildren," said a saddened Byer, inside her cramped trailer on the front lawn of her home. Disability payments for a broken pelvis also run out on Christmas Day, said the grandmother of 16, shaking her head.

McGRATH
Charged with 200G theft.

"I'm not working now and I'm on a fixed income and it's very hard," said Byer, who has to pay $900 a month for her trailer rental. "I never thought for one minute that he would do this to me — he was so charming."

After the fire in April, Byer said a friendly McGrath knocked on her door. "He was very helpful," said Byer. "When the check came, he said he would deposit it for me." Instead, he put the money into his own account and took his family on a Florida vacation, she said.

But Byer yesterday said she is still thankful she did not die in the fire and will have her family around her for Christmas.

"God is going to see me through," she predicted.

Byer's lawyer, Jonathan Wilkofsky said he appealed to the bank that cashed the falsely endorsed check for McGrath — the State Bank of Long Island — to make good on the amount to Byer, but bank officials refused. The bank's lawyer declined to comment.

McGrath's lawyer, Anthony Iovino, said Byer "wasn't satisfied with the pace of the work. He was getting ready to do the construction work."

He claimed McGrath offered to do the work but Byer refused. When asked why McGrath did not give back the $95,000, Iovino refused to comment.