



RED FLAGS IN TRANSACTIONS

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CYBERSECURITY & REAL ESTATE

- Falsified email addresses to facilitate title fraud
- Phishing attacks leading to theft of escrow funds
- Rental deposit & earnest money deposit scams
- Selling of land that isn't actually for sale



WHO REPORTS FRAUD?



Homeowners

Report fraud after being alerted by OC Clerk-Recorder Courtesy Notice or notice of default



Escrow/Title/Notaries

Report fraud once aware of a problem, often after the transaction has closed



Vigilant Realtors

Can report suspicious activity at or near the time it occurs

WHAT CAN YOU DO?



Know your notary



Know your escrow company



Meet the borrowers/buyers/sellers in person



Visit the property



Read through the title report in detail



Call any lenders to be paid off

RED FLAGS TO WATCH OUT FOR AND REPORT

Mortgage Broker & Escrow Company

Are co-located / broker-controlled escrows

Real Estate Agent or Broker

A key player is an unlicensed agent

Notary Public

Is unknown and/or documents are notarized outside escrow

Volume/Size

The number or size of deals doesn't add up

Suspicious Timing

Repeated refinances/quick turnarounds

RED FLAGS TO WATCH OUT FOR AND REPORT

Rundown or Unoccupied Property

These types of properties are the top targets for fraudsters

Requests for Unusually Short Escrow

Those committing frauds want to move quickly on the transactions so there is less time for fraud to be discovered

Unwillingness to Meet in Person


Insisting on meeting in person can expose potential frauds

Property Owner Appears to Live Abroad

Absent and/or unavailable property owners are increasingly targeted for fraud

Property is Listed Online On Websites For Flips/Foreclosures

Fraudsters use these websites to locate properties to target for fraudulent transactions



**LOW TECH
PRECAUTIONS CAN
BEAT HIGH TECH
FRAUD ATTEMPTS**

HOW TO REPORT SUSPECTED FRAUD

[HTTPS://ORANGECOUNTYDA.ORG/REPORT-FRAUD/](https://orangecountyda.org/report-fraud/)

Real Estate Fraud Report



Office of the District Attorney
Orange County, California

Real Estate Fraud Unit - 300/7th Fl

PO Box 808

Santa Ana, CA 92701

www.orangecountyda.org

REFraud@da.ocgov.com

Date:

Reported By:

Your Name:	<input type="text"/>	
DOB:	<input type="text"/>	Driver's License #: <input type="text"/>
Address:	<input type="text"/>	
City, State, Zip:	<input type="text"/>	
Email Address:	<input type="text"/>	
Home Phone:	<input type="text"/>	Cell Phone: <input type="text"/>

This report/complaint is about: ☐ Real Estate Purchase/Sale ☐ Lease/Rental ☐ Investment ☐ Other

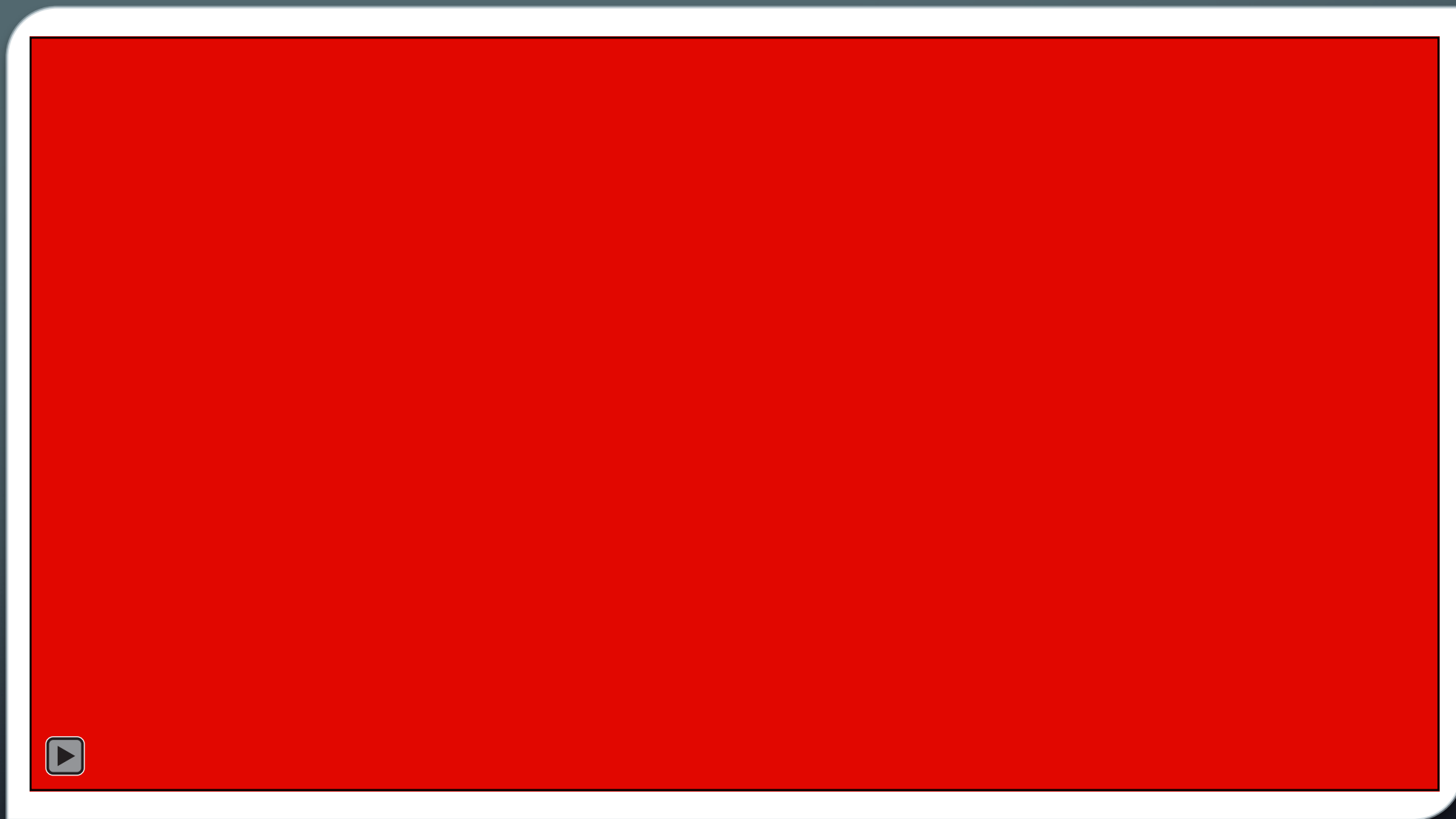
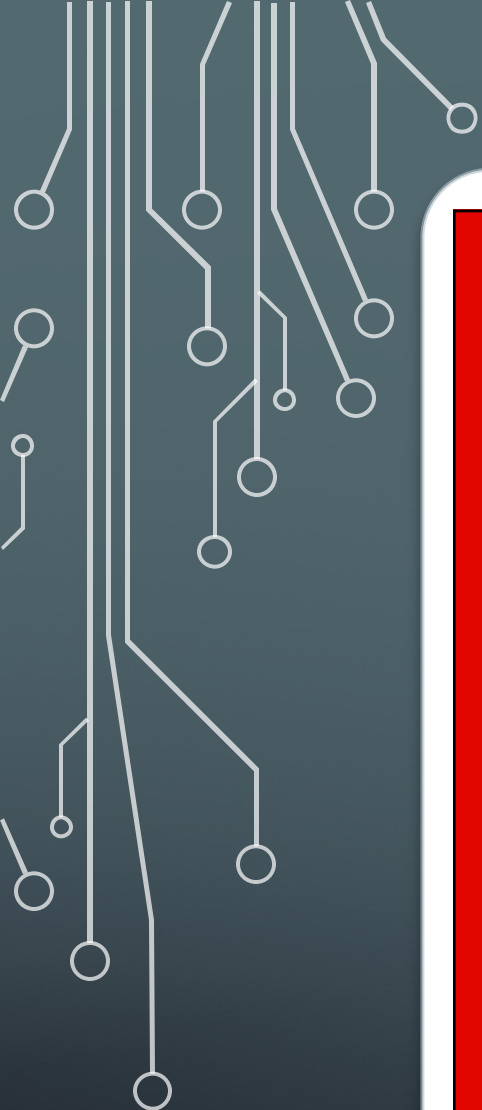
Name of Business and/or Person:	<input type="text"/>		
Identifying Information: (i.e. License #s, employer, etc.)	<input type="text"/>		
Address:	<input type="text"/>		
City, State, Zip:	<input type="text"/>		
Phone:	Mobile Phone:	Email:	
<input type="text"/>	<input type="text"/>	<input type="text"/>	

Information about the problem transaction:			
Date of Transaction:	Date of Close:	Date when Fraud was Discovered:	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
Full Address of Property involved in this transaction: <input type="text"/>			
For Loan Modification: Was there a recorded notice of default? <input type="checkbox"/> Yes <input type="checkbox"/> No Date of Default Notice: <input type="text"/>			
Amount of Loss:	Date of Payment:	Paid By: <input type="checkbox"/> Cash <input type="checkbox"/> Check <input type="checkbox"/> Credit Card	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
Any Refund: \$	Payable to:	Other:	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
Did you sign a contract? <input type="checkbox"/> Yes <input type="checkbox"/> No Date Contract Signed: <input type="text"/>			

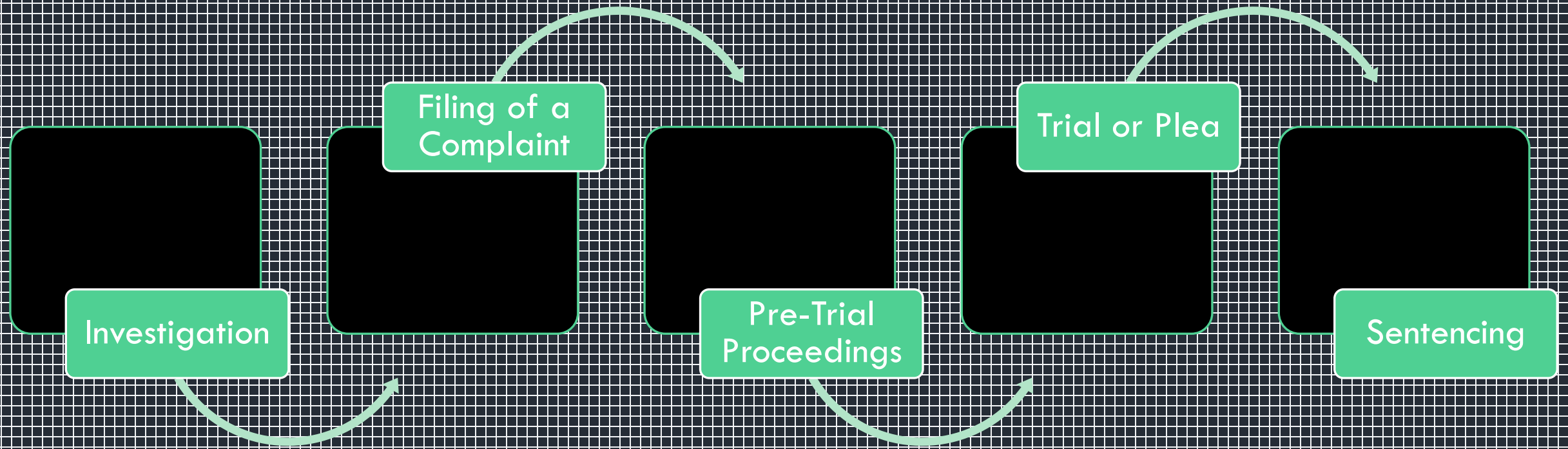
Have you complained to the company or person? <input type="checkbox"/> Yes <input type="checkbox"/> No		Complained by: <input type="checkbox"/> Phone <input type="checkbox"/> Mail <input type="checkbox"/> e-mail <input type="checkbox"/> In Person	
Name/Title of Person Contacted: <input type="text"/>		Date: <input type="text"/>	
How did the person/company respond? <input type="text"/>			

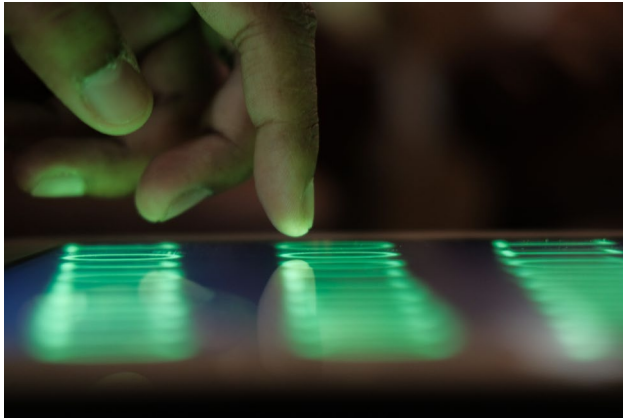
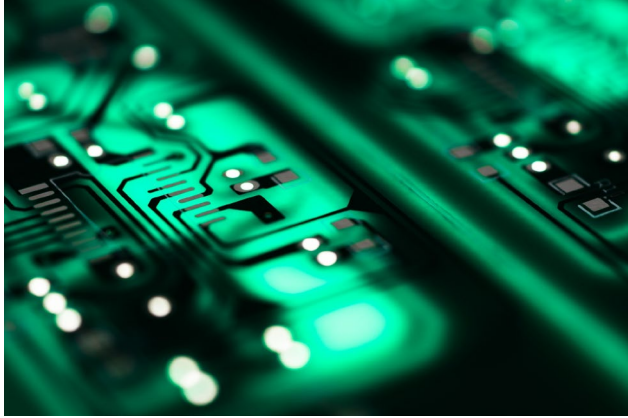
Other actions you have taken:

Reported to another Agency: (Agency Name, contact, and case #)	<input type="text"/>
Consulted Attorney/Legal Aid: (Attorney Name, contact #)	
Court Action is Pending: (Court, Case #, next court date)	



LIFE CYCLE OF A PROSECUTION





QUESTIONS?

