

## Take These Simple Steps to Protect Yourself

- ✓ Never sign any documents without reading them first. If you don't understand it, then don't sign it.
- ✓ Ask questions. If the person can't provide straightforward and logical answers, then don't work with him or her.
- ✓ Ask for and keep copies of everything that you sign.
- ✓ Check out the business and individuals before doing business with them. It might save your home.
- ✓ Check the person's license with the Bureau of Real Estate (BRE), the California State Bar (CalBar), the Contractors State License Board (CSLB), or Department of Justice (DOJ).
- ✓ Don't pay up-front fees. Foreclosure consultants are prohibited by law from collecting money before services are performed.
- ✓ Beware of foreclosure rescue scams! Don't transfer title to individuals offering this service.
- ✓ Don't ignore letters from your lender or loan servicer. Responding to those letters may save your home.
- ✓ Don't pay your mortgage payments to anyone other than your lender or loan servicer directly.
- ✓ Do your research and don't be pressured to sign anything.

**If it sounds too good to be true, then it probably is.**

*Sacramento County DA Real Estate Fraud Unit*  
916.874.9045

### ADDITIONAL RESOURCES

Other Agencies That May Be Able To Assist You:

*Adult Protective Services*  
3701 Branch Center Road  
Sacramento, CA 95827  
916.874.9377

*California Bureau of Real Estate*  
Sacramento Office  
1651 Exposition Blvd.  
Sacramento, CA 95815  
www.dre.ca.gov  
1.877.373.4542

*California Contractors State License Board*  
*Sacramento Intake & Mediation Center*  
P.O. Box 269116  
Sacramento, CA 95826-9116  
www.cslb.ca.gov  
1.800.321.CSLB (2752)

*City of Sacramento Code Enforcement*  
915 I Street  
Sacramento, CA 95814  
916.264.5011

*Federal Bureau of Investigation*  
2001 Freedom Way  
Roseville, CA 95678  
916.746.7000

*Sacramento County Clerk/Recorder*  
600 8th Street  
Sacramento, CA 95814  
916.874.6334

*Sacramento County Code Enforcement*  
9700 Goethe Road, Suite A  
Sacramento, CA 95827  
916.875.4311

901 G Street - Sacramento, CA 95814  
916.874.6218

CA Relay Service 800.735.2929 TDD or 711

@SacCountyDA    

# Protect Yourself From Real Estate Fraud



## Tips & Resources For Homeowners



District Attorney  
**Thien Ho**

Sacramento County District Attorney's Office

[sacda.org](http://sacda.org)



“My office is committed to protecting our community from this type of crime. Our specialized Real Estate Fraud Unit is comprised of knowledgeable and experienced personnel who are dedicated to investigating and prosecuting predatory scam artists and other offenders. Our staff further seeks to prevent people from becoming victims through education and awareness efforts.”

District Attorney Thien Ho

## REAL PROPERTY CRIMES

Here are examples of crimes committed in Sacramento County.

### Foreclosure Rescue Scams

This fraud affects homeowners who are behind on their mortgage payments and facing foreclosure proceedings. “Foreclosure rescue consultants” convince financially distressed homeowners that their homes can be saved. They use tactics such as charging high fees for little or no services, defrauding homeowners to transfer their property title to the consultant, or persuading homeowners to rent back their homes from the consultant until their financial situation improves.

### Mortgage/Debt Elimination

Scam artists offer services to quickly rescind a homeowner’s mortgage or debt based on alleged improper lending practices. They will charge a premium fee, provide little or no services, and may persuade the homeowner to transfer their property title to them during the rescission process.

### Equity Skimming

This scheme involves a scam artist refinancing an existing loan on an individual’s home and stealing all the equity in the property. The criminal fails to make the loan payments and leaves the homeowner with an obligation to pay the loan.

### Filing False Documents

Thieves may assume the identity of a property’s true owner, or claim to represent the true owner, in order to fraudulently obtain title to the property. Criminals may also alter deeds before they are recorded, thereby changing ownership interests.

### Mechanics Lien Fraud

A mechanic’s lien is a security interest in the title to property for the benefit of those who have supplied labor or materials that improve the property but have not been paid for their services. Criminals will record fraudulent mechanics liens without performing any work on the property to cloud the property title and attempt to receive payment. This may prevent transfer, sale or refinance of the property.



## WHAT IS REAL ESTATE FRAUD?

Real estate fraud is any illegal activity affecting a home, condominium or parcel of land.

It can include, but is not limited to:

- ✓ Stealing your identity to purchase a house or apply for a mortgage loan without your knowledge.
- ✓ Forging your signature on a deed or other document which affects title to a property.
- ✓ Tricking you into paying money for services that do not help you or that you do not need.

*Are you a victim of Real Estate Fraud in Sacramento County?*

If so, please fill out the real estate fraud complaint form online at

[www.sacda.org](http://www.sacda.org),

or call the Real Estate Fraud Hotline:

916.874.9045