

Where To Send Your Complaint:

San Luis Obispo County District Attorney
Real Estate Fraud Unit
1035 Palm St, 4th Floor
San Luis Obispo, CA 93408-2560
805-781-1053

The complaint form is available online by
accessing the DA website at:
www.slocounty.ca.gov/DA
In the attached links click on Real Estate Fraud
then click on complaint form

ADDITIONAL RESOURCES

California Bureau of Real Estate

PO Box 137000
Sacramento CA 95813-7000
www.dre.ca.gov
(877) 373-4542

**California Department of Business
Oversight**

45 Fremont Street, Suite 1700
San Francisco CA 94105-2219
www.dbo.ca.gov
(415) 263-8500

**California Office of the Attorney
General Public Inquiry Unit**

PO Box 944255
Sacramento CA 94244-2550
www.oag.ca.gov
(800) 952-5225

Federal Bureau of Investigations

PO Box 1159
Santa Maria CA 93456-1159
www.fbi.gov
(805) 346-2728

**COUNTY CLERK-RECORDER
NOTIFICATION PROGRAM**

The San Luis Obispo County Clerk-Recorder is
committed to protecting our residents from
potentially fraudulent land transactions. As part
of that ongoing effort, all recordings of
Quitclaim Deeds in the office of the Clerk-
Recorder are monitored and a courtesy notice
is mailed to the owners of any property
involved in such a transaction.

www.slocounty.ca.gov/clerk
(805) 781-5080



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*Tips & Resources
For Homeowners*

**Protect Yourself from
REAL ESTATE FRAUD**



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WHAT IS REAL ESTATE FRAUD?

Real estate fraud is any illegal activity affecting a home. It can include:

- Stealing your identity to purchase a house or applying for a home loan without your knowledge.
- Forging your signature on a deed or other document .
- Tricking you into paying money for services that do not help you or that you do not need.

REAL PROPERTY CRIMES

Real Property crime can take many forms, but most often involves grand theft, forgery, and a relatively recent scheme, identity theft. Below are samples of the types of cases we investigate and prosecute:

- Loan Modification: Foreclosure “specialists” promise to help the borrower avoid foreclosure. The borrower often pays for services that he/she never receives and ultimately loses their home. Never pay upfront fees.
- Loan Fraud: False information on an application by a real buyer
- Fraudulent real estate investment schemes, typically involving the sale of trust deeds.
- Fraud in installments land sales contracts. The seller may accept payments from the buyer, but fail to pay the underlying mortgage, causing the property to be foreclosed.
- Scam artists posing as financial advisors and/or debt relief consultants will often make promises that seem too good to be true, guaranteeing services that will either lower a monthly payment or eliminate back debt in order to save one’s home.
- Refinance fraud: Victim signs over ownership of the house, thinking that they are signing documents for a new loan at a lower payment level.
- Bankruptcy schemes: The scammer encourages the victim to stop paying their mortgage and offers to file bankruptcy for the consumer, for a fee.
- Use of forged escrow instructions to steal escrow deposits.

- Fraud in private sales of property, such as failure to disclose all liens against the property.
- Forgery or alteration of a trust deed or grant deed before recording.
- A scheme known as “flipping” where the value of a property is inflated using a phony appraisal.

TAKE THESE SIMPLE STEPS TO PROTECT YOURSELF

- Never pay cash for anything, ever. Credit cards and checks are more secure.
- Refuse to deal with any agent or service that demands a payment or fee up front. Loan modification companies are legally not allowed to ask for money.
- Don't let anyone talk you into making a false statement on your loan application, like overstating your income or lying about where your down payment is coming from.
- Be careful doing business with people who you've never met face-to-face.
- Get a business card and keep it safe.
- Avoid door-to-door real estate sales people.
- Do not go to coffee shops or restaurants to complete deals. Legitimate companies have real offices.
- Avoid doing business with strangers you meet on the internet or at coffee shops, or stores who tell you they have a “great business deal” for you.
- Con Artists may approach you in your church, temple, or other social networks.
- Check the names of individuals and companies on the internet to see if there are complaints against them - do your homework.
- Use an escrow company to check title on all real estate transactions.
- Do not give out your social security number or other personal identifying information until you have thoroughly checked out the individual or company you are doing business with.

HOW TO REPORT SUSPECTED REAL ESTATE FRAUD

1. Prepare a chronology of the events that took place.
2. Note who was involved, including the names of the people and companies.
3. Describe what you were told, and by whom. What were you told that you later learned was false?
4. Include copies of all documents you signed, or that were given to you, including grant deeds, quitclaim deeds, trust deeds, reconveyances, assignments of deeds, notes, contracts, agreements, escrow instructions and statements.
5. Also include copies of canceled checks, or money orders (both front and back), that you gave in payment or that were given to you as payment.
6. Obtain a complaint form on the San Luis Obispo District Attorney’s website: www.slocounty.ca.gov/DA