

# PROTECT YOURSELF AND AVOID FRAUD!



Real estate scams are a reality of the market place — but you don't have to fall victim to them. Here are some tips to help protect you from real estate fraud.

- **Ask questions.** When anyone calls offering real estate services, ask for their license number, references and relevant experience...or ask them to stop calling.
- **Use only California Bureau of Real Estate (CalBRE) licensees.** Real estate agents have to include their license numbers in all advertisements. You can check their license status and any disciplinary history online at <http://www2.dre.ca.gov/PublicASP/pplinfo.asp>.
- **Don't pay in cash or wire money to anyone.** Cash and wired funds are hard to recover. Pay with check or credit card and get receipts.
- **Steer clear of signing what you don't understand.** Read all documentation carefully. If you don't understand something, ask a friend or an attorney for help.
- **Beware of advertisements.** Anyone can advertise on television, the radio, newspapers or the internet. Ads are not screened for truthfulness, so hearing or reading an ad does not make it true or lawful.
- **Keep away from anyone asking to transfer or sign your home to a third party.** Scammers will often recommend transferring your property deed or title to them, claiming it will help you repair credit, but this is an immediate red flag.
- **Look for warning signs.** If the individual asks for payment upfront, pressures you to sign papers or tells you not to contact a lender, do not participate.
- **Do your research.** Search online and find out as much information as possible about the person or entity. People who have had previous experiences will often review them and notify the public of a scam.
- **Slow it down.** Don't be rushed into anything or feel pressured to "act now." Take your time to review and do your research.
- **Be skeptical.** If a deal or a service sounds too good to be true, it probably is. Keep yourself and your money safe by not jumping on a deal that sounds too perfect.

Looking for someone to help with real estate services? Feel free to check my license, then give me a call!