Real Estate Fraud Protection Checklist & Guide — Protect Your Property from Common Scams Vance Team Realtors

PAGE 1: QUICK REFERENCE CHECKLIST

RED FLAG WARNING SIGNS — Check if you notice these:

☐ Unusual contact from strangers asking about your property

☐ Email addresses that look almost correct (slight misspellings or wrong domains)

☐ Requests to wire money before verification of ownership or identity ☐ Pressure to move quickly or make decisions on a tight timeline

☐ Inability to reach the property owner or agent directly

☐ Prices significantly below market value

☐ Requests for payment via untraceable methods (wire transfer, gift card, cryptocurrency)

☐ Documents that look official but feel off or have inconsistencies

☐ Notices or bills for property you do not own or did not authorize

☐ Unsolicited offers to buy, list, or manage your property

If you checked ANY of these boxes, STOP and verify before proceeding.

PAGE 2: THE 5 MOST COMMON FRAUD TECHNIQUES

1. THE VACANT LAND SCAM

- Targets out-of-state property owners
- Fraudster creates fake email mimicking owner's name
- Requests help listing or selling vacant land
- Collects earnest money or requests wire transfers

2. TITLE FRAUD / IDENTITY THEFT

- Criminal uses stolen info to fraudulently transfer deed
- You discover it when receiving unexpected tax bills or liens
- Property transferred without your knowledge

3. WIRE FRAUD AT CLOSING

- Fake email appears to come from title company or agent
- Directs your down payment to fraudster's account
- Money sent before fraud is discovered

4. RENTAL & LISTING SCAMS

- Fraudster posts fake listings using legitimate property photos
- Collects deposits or earnest money then disappears
- Real owner unaware their property was used

5. DEED THEFT / FRAUDULENT TRANSFERS

- Scammer files fraudulent deed transferring property
- Or takes out loan against property without authorization
- Owner discovers via foreclosure notice or lien

PAGE 3: VERIFICATION CHECKLIST — BEFORE YOU ACT

Before any property transaction, verify:

☐ Identity of property owner (call directly using verified phone number)

☐ Request government-issued ID from all parties

☐ All documents through a licensed title company

☐ Wire instructions by phone (never email alone)

☐ Ownership through county property records

☐ Email addresses match company domains (no misspellings)

☐ Property listing on official real estate websites

☐ Prices align with current market comparables

Never proceed without verification on every point above.

PAGE 4: ACTION PLAN — IF YOU SUSPECT FRAUD

Immediate Steps:

1. **STOP** — Do not sign or approve any documents
2. **REPORT** — Contact your county recorder's office immediately
3. **DOCUMENT** — Save all emails, letters, and communications
4. **NOTIFY** — Call your title company and lender
5. **FILE REPORT** — Contact local law enforcement
6. **ESCALATE** — Contact your state's real estate commission if licensed agent involved
7. **SEEK HELP** — Consider legal counsel for recovery steps

Key Resources:

📞 **County Recorder's Office** — Report fraud alerts and deed monitoring 📞 **Local Law Enforcement** — File police report 🌐 **FBI IC3** — Internet Crime Complaint Center (ic3.gov) 📞 **State Real Estate Commission** — Report licensed agent involvement 🌐 **FTC Identity Theft** — Report identity theft (identitytheft.gov)

PAGE 5: PROTECTIONS AVAILABLE TO YOU

County Recorder Property Fraud Alerts

- Monitor your property records
- Notify you if anyone files documents against your property
- Usually free or minimal cost
- ACTION: Contact your county recorder and ask about fraud alert programs

Owner's Title Insurance Policy

- Protects against fraudulent transfers, forged documents, identity theft
- Covers legal defense costs if title is challenged
- Different from lender's insurance (protects bank)
- ACTION: Ask your title company about owner's title insurance

Credit Monitoring & Identity Theft Protection

- Monitors credit report for suspicious activity
- Alerts you to new accounts or inquiries
- ACTION: Enroll in credit monitoring service

Deed Monitoring Services

- Automated alerts if any changes made to your property records
- Monitors deeds, liens, mortgages, transfers
- Cost: $50-200 per year
- ACTION: Search "deed monitoring services" or ask your title company

Regular Property Record Checks

- Check county property records 1-2 times per year
- Verify ownership, liens, and claims
- ACTION: Visit your county recorder's website monthly

Work With Licensed Professionals

- Real estate agents and title companies verify identity
- Follow legal procedures and escrow protocols
- Maintain professional standards and insurance
- ACTION: Always use licensed professionals for transactions

PAGE 6: VANCE TEAM REALTORS — YOUR FRAUD PROTECTION PARTNER

How We Protect Our Clients:

✓ We verify ownership before listing any property

✓ We request government-issued ID from all parties

✓ We work exclusively with title companies using rigorous fraud prevention

✓ We never send wire instructions via email — we call clients directly

✓ We educate our clients about fraud risks and red flags

✓ We encourage owner's title insurance for all property owners

✓ We stay updated on the latest fraud techniques and scams

When buying, selling, or owning property in Southern Ohio, work with a team that understands fraud risks and prioritizes your protection.

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📧 **Contact us for a free consultation on fraud protection and property security**

PAGE 7: NOTES / ADDITIONAL RESOURCES

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