

## FILING A COMPLAINT

If you are a victim of a crime involving real estate, such as grand theft, embezzlement, forgery, or the recording of false documents, please submit a Real Estate Fraud Complaint Form. It can be found on our website, or you can request one by emailing us at: [realestatefraud@dao.sccgov.org](mailto:realestatefraud@dao.sccgov.org)

You can submit your completed complaint form via email, US mail, or in person at our office. If you have questions please call our Real Estate Fraud Hotline at (408) 792-2879.

## FORECLOSURES

If you have received a Notice of Default, call your lender immediately and try to work out a payment plan with them. The District Attorney's Office cannot delay or stop a foreclosure or a pending eviction. If you believe your home is being wrongfully foreclosed upon or that you are being wrongfully evicted, you should consider consulting with a licensed civil attorney.

Homeowners facing foreclosure should be wary of loan modification scams and other foreclosure "rescue" scams. Be suspicious when someone...

- Offers to act as a go-between in paying or negotiating with your lender.
- Claims they can stop the foreclosure by helping you file for bankruptcy.
- Offers you fake legal help when they are not lawyers.
- Claims they can perform a forensic mortgage loan audit to help you hold onto your home.
- Demands money up front for a loan modification.

## ADDITIONAL RESOURCES

Santa Clara County Clerk-Recorder  
(408) 299-5688  
[www.clerkrecorder.sccgov.org](http://www.clerkrecorder.sccgov.org)

Homeowners can protect their home by periodically checking to see what documents have been recorded on their property.

Santa Clara County Assessor's  
Office (408) 299-5500  
[www.sccassessor.org](http://www.sccassessor.org)

The Assessor's Office can confirm the most current owner of a property.



Santa Clara County  
District Attorney's Office  
Real Estate Fraud Unit  
70 W. Hedding St. West Wing  
San Jose, CA 95110  
(408) 792 - 2879  
[countyda.sccgov.org](http://countyda.sccgov.org)

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## TIPS & RESOURCES FOR HOMEOWNERS

Protect Yourself from

# REAL ESTATE FRAUD



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District Attorney's Office  
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[countyda.sccgov.org](http://countyda.sccgov.org)

## DON'T BE A VICTIM OF REAL ESTATE FRAUD!



### 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 real estate services that do not help you or that you do not need.

### HOW CAN THE DISTRICT ATTORNEY HELP ME?

The District Attorney's Office Real Estate Fraud Unit is the exclusive investigative agency for real estate crimes that took place in Santa Clara County.

Not all cases are criminal cases. Your case may be a civil matter. By law, we are not allowed to help with civil matters; however, we will assist you in getting referrals to other agencies.

## TAKE THESE SIMPLE STEPS TO PROTECT YOURSELF

- Use caution in doing business with people you have never met face-to-face.
- Never pay with cash. Use a payment method that can be traced, if needed.
- Do not send money to people that you do not know, including checks, wire transfer, and through third party apps like Zelle or Venmo.
- Use an escrow company for real estate transactions. These companies can check title and ensure you get paid.
- Be skeptical about accepting unsolicited offers to buy your home. Do not sell your home without knowing its true value.
- Seek independent advice and carefully scrutinize an investment that promises high or exceptional rates of return.
- Check the names of individuals and companies on the Internet to see if there are complaints against them. Five minutes of homework may save your home!
- Con Artists can approach you in your church, temple, or other social networks
- **If something sounds too good to be true, it probably is!**

## SIMPLE TIPS TO AVOID REAL ESTATE FRAUD

- Google the owner/agent's name and email address.

Be suspicious if...

- The rental property is advertised by a price much lower than that of similar properties.
- The owner or agent requires you to sign the lease before you see the rental property.
- The owner or agent isn't able to let you enter the home or apartment or charges you a fee to view it.

### YOUR RIGHTS AS A HOMEOWNER

California law gives you certain rights. Be sure to follow these simple laws that protect you from fraud.

- You are never required to pay money for loan modification services up-front.
- Read all documents before you sign them
- Be suspicious of anyone who tells you to "just sign" the documents without reading them, especially if your signature is being notarized.
- Ask for and securely keep a copy of everything that you sign.