



COUNTY OF RIVERSIDE



LARRY W. WARD
ASSESSOR-COUNTY CLERK-RECORDER

PAUL E. ZELLERBACH
DISTRICT ATTORNEY

FOR IMMEDIATE RELEASE

August 29, 2013

Two Riverside County Departments Join Forces to Combat Real Estate Fraud

The Riverside County Assessor-County Clerk-Recorder and District Attorney are teaming up to prevent real estate fraud Spurred by the volume of foreclosures in the region. Beginning in September, Riverside County Assessor-County Clerk-Recorder Larry Ward and District Attorney Paul Zellerbach will issue property owners an advisory letter on foreclosures and loan modifications whenever a Notice of Default is recorded.

“We are committed to protecting residents from scam artists who offer bogus loan modifications, taking advantage of people already in financial trouble” Ward said.

Zellerbach hopes the new notice will quickly alert homeowners to possible fraud and help prosecutors investigate questionable activity, limiting the number of innocent victims.

“The notices also should help deter real estate fraud and reduce losses from these crimes,” he said.

A Notice of Default is the first stage of the foreclosure process. Unscrupulous individuals use this information to target victims, offering loan modification services at extremely high costs without performing any services. Some will ask the homeowner to transfer the property to them or to a third party, offering to rent it back to the homeowner until they can make up the payments.

The new letter will explain that a Notice of Default was recorded and will include a copy of the first three pages of the recorded document. It will warn residents to be cautious of people who offer to assist in real estate matters especially those who seek payment in advance of performing services. Contact information for the Riverside County District Attorney’s real estate fraud unit also will be included, in case the owner suspects fraud.

For more information, visit www.RiversideACR.com or www.RivCoDa.org.



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PETER ALDANA
ASSESSOR-COUNTY CLERK-RECORDER

MICHAEL HESTRIN
DISTRICT ATTORNEY

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FORECLOSURE AND LOAN MODIFICATION ADVISORY LETTER

Dear Homeowner:

Riverside County's Assessor-County Clerk-Recorder and District Attorney are both committed to protecting their residents from *real estate fraud*.

Recently a NOTICE OF DEFAULT was recorded in the Riverside County Recorder's office affecting your real property. Copies of the first three pages are shown on the attachment. You may be contacted by people who offer to assist you in your real estate matters. These offers may not be in your best interest and they may be *deceptive, fraudulent, or illegal*.

You should be especially cautious of people who seek money by cash, check, or credit card from you in advance of performing services, such as a loan modification. Be wary of signing documents regarding these services. Once a Notice of Default has been recorded, it is illegal for anyone who meets the definition of a "foreclosure consultant", including licensed agents and brokers, to collect fees in advance of performing these services. (Civil Code § 2945.1)

You may wish to do something promptly to prevent losing your home in foreclosure. *Free resources* are available to help you. A few are listed below.

Fair Housing Council of Riverside
County, Inc.
(800) 655-1812
<http://fairhousing.net>

Homeowner's HOPE Hotline and
Loan Modification Scam Alert
(888) 995-HOPE (4673)
www.LoanScamAlert.org

Department of Housing and Urban
Development (HUD)
(877) 622-8525
www.hud.gov/fha

Please take a moment to carefully review the Notice of Default. If you are aware of this document and you are not concerned, you need do nothing further. However, if you feel that you may be a victim of a crime, you may wish to contact the County of Riverside District Attorney's Real Estate Fraud Unit by calling 1 (877) 723-7779. You may also fill out a Real Estate Fraud Complaint Form, which can be forwarded to the District Attorney's office. This form may be found on the District Attorney's website at: <https://rivcoda.org/>. From the home page click "The Office", "Special Prosecution", "Real Estate Fraud Unit" then click "Real Estate Complaint Form." You may also telephone your local law enforcement agency to have this matter investigated.

Sincerely,

PETER ALDANA
Assessor-County Clerk-Recorder
P.O. Box 751, Riverside, CA 92502-0751
(951) 486-7000 www.asclrec.com

MICHAEL HESTRIN
District Attorney
3960 Orange Street, Riverside, CA 92501
(951) 955-5400 <https://rivcoda.org/>



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MICHAEL HESTRIN
DISTRICT ATTORNEY

Regarding Document:

CARTA DE AVISO SOBRE EJECUCIÓN HIPOTECARIA Y MODIFICACIÓN DE PRÉSTAMO

Estimado Propietario:

El Condado De Riverside Asesor-Actuario del Condado-Registrador y el Fiscal del Distrito se han comprometido a proteger a sus habitantes de estafas inmobiliarias.

Recientemente un AVISO DE INCLUMPIMIENTO se registró en la oficina de Registro del Condado de Riverside afectando a su propiedad. Copias de las tres primeras páginas se muestran en el documento adjunto. Usted puede ser contactado por las personas que se ofrecen a ayudar a usted en sus asuntos inmobiliarios. Estas ofertas pueden no estar en su mejor interés y pueden ser *engañosas, fraudulentas o ilegales*.

Tenga cuidado especialmente de personas que buscan el dinero en efectivo, cheque, o tarjeta de crédito de usted antes de realizar servicios, como una modificación de préstamo. Sea muy cauteloso de firmar documentos sobre estos servicios. Una vez que un Aviso de Incumplimiento haya sido registrado, es ilegal que cualquier persona calificada como un "consultor de ejecución hipotecaria," incluyendo agentes y corredores autorizados, cobre dinero antes de realizar estos servicios (Código Civil § 2945.1).

Si lo desea, puede hacer algo rápidamente para evitar la pérdida de su casa. **Recursos gratuitos** están disponibles para ayudar a usted, tales como los siguientes:

Fair Housing Council of
Riverside County, Inc.
(800) 655-1812
<http://fairhousing.net>

Homeowner's HOPE
Hotline and Loan
Modification Scam Alert
(888) 995-HOPE (4673)
www.loanscamalert.org

Department of Housing and
Urban Development (HUD)
(877) 622-8525
www.hud.gov/fha

Por favor, tómese un momento para revisar cuidadosamente el Aviso de incumplimiento. Si usted está al tanto de este documento y no you está preocupado, usted necesita hacer nada más. Sin embargo, si usted siente que puede ser víctima de un delito, es posible que desee comunicarse con la Unidad de Fraude Inmobiliario del Fiscal del Estate Distrito del Condado de Riverside llamando al 1 (877) 723-7779. También puede llenar un Formulario de Queja de Fraude Inmobiliario, que puede ser reenviado a la oficina del Fiscal de Distrito. Este formulario se puede encontrar en el sitio web del Fiscal de Distrito en: <https://rivcoda.org/>. En la página de, inicio, haga clic en "La Oficina", "Fiscalía Especial", "Unidad de Fraude Inmobiliario" y luego haga clic en "Formulario de Queja Inmobiliaria." También puede llamar a su agencia local de aplicación de la ley para que se investigue este asunto.

Sinceramente,

PETER ALDANA
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