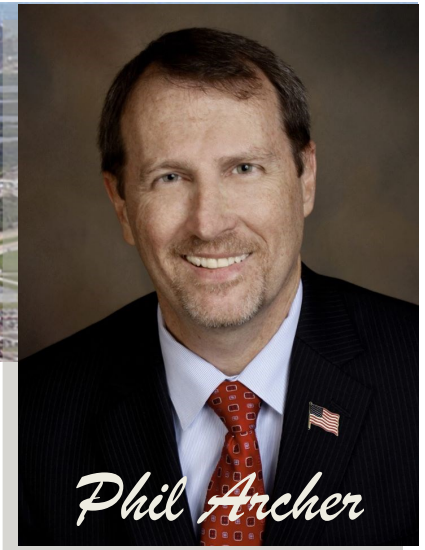




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The Monthly Brief

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DEBT RELIEF FRAUD



Credit cards, medical bills, student loans, car loans. When debt seems like a hole you'll never climb out of, a phone call, email, website or ad promising to settle your bills for pennies on the dollar can be very tempting. But be careful: Some debt relief offers are scams that will dig you in even deeper. According to a [report by AARP](#) there are reputable companies and organizations that can help you get out of the red. But it takes time, limiting spending, creating a budget, and negotiating concessions with creditors.

Scammers, on the other hand, offer sham "guarantees" to get you out of debt quickly and cleanly. A big red flag is asking for payment upfront. Some take the money and run, others string victims along. [The FTC has shut down](#) scores of shady schemes, but the problem persists with new bad actors jumping in. Here are some warning signs:

- Be wary of debt relief company that asks for fees up front, before it settles any debts.
- The company guarantees it can eliminate debt or reduce it by a particular amount in a set short period of time.
- Any company that advises you to cut off communication with creditors.
- A company that won't send or disclose information about services until getting your financial info, including credit cards, account numbers, and balances.

Learn more about debt relief fraud [from Experian](#), [the FCC](#), and [CFPB](#). If you're a victim, or have been targeted, report those scams to the [FTC online](#) or at **800-382-4357**.

*FTC, FCC, CFPB, AARP, Experian

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Property Title Fraud

According to the [Sun Sentinel](#), Florida is seeing a disturbing increase in property owners (especially seniors) being targeted for real estate fraud, by criminals who impersonate owners and change the name on a deed. Here's how: Anyone can download a blank Quit Claim Deed, add their name as the grantee, and forge the signature of the rightful deed holder as the grantor. Then using a fictitious or unscrupulous notary public, it can be notarized and recorded in the [county's public records division](#). If the actual owner doesn't notice that the record has changed, the fraudster can then sell or rent the house, borrow against the equity, or take out a mortgage, among other options.

Sometimes the fraudsters look for properties owned by recently deceased elders. They gamble they have time to make money off the properties before heirs notice what they've done. In another twist crooks identify properties with outstanding tax liens, fines, or recently deceased owners. Then they use a variety of tricks to convince heirs or relatives they can help sort out the legal hurdles by selling to investors or by signing over the deed.

The Seminole County Clerk has launched an [automated alert system](#) that notifies owners of any change to their property ownership ([sign up here](#)). Unfortunately the service isn't available everywhere and homeowners should check their property status annually. Read more about title fraud and [get tips to avoid it from Norton LifeLock](#).

*Source Sun Sentinel, WPTV, Norton Lifelock, Seminole Clerk of Courts

ROMANCE SCAMS



Loneliness and isolation have created the perfect scenario for scammers hoping to take advantage of singles looking for love [according to the BBB](#), and a [survey](#) conducted by Wells Fargo. In the most common form the scammer posts super attractive photos and profile details stolen from real Facebook or other accounts. They then reach out to the victim via social media or a dating app. Often they'll claim to be out of the country, or in the military stationed overseas, essentially catfish scams designed to gain the victim's trust. They claim to quickly fall in love, make plans for the future, and then ask for money needed for medical, travel or other expenses. In some cases the scammers ask for revealing photos (extortion), ask for personal info (identity theft), or send attachments that infect computers with malware. Check out this dating scam video from [ABC News 7](#).

Avoiding Romance Scams: 1) Avoid "too hot to be true" profiles; 2) Don't give out personal info; 3) Don't share financial info or send money to anyone you haven't met in person. 4) Conduct a [reverse image search](#) to see where else the person's image appears. 5) Use burner phones and email only used for dating/social media. 6) Be suspicious of anyone who won't video chat, (no Wi-fi, smart phone, camera). 7) Google search chat messages/emails to see if they are using a prepared script. 8) [Do a Background Search](#)

For more information on Romance Scams visit the [AARP](#), [US Army](#) and [Social Catfish](#) websites. Report suspected online romance scams to the [FBI's Crime Complaint Center](#) and the [Federal Trade Commission](#).

* Source BBB, FTC, AARP, ABCNews7